

FFY 2007-2011



Consolidated Plan

Harford County Department of Community Services

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This document was prepared for the U.S. Department of Housing and Urban Development. The consolidated plan outlines Harford County's five year strategy that proposes how the County will use local, state, and federal resources, as well as funds from Community Development Block Grant Program (CDBG), the HOME Investment Partnerships Program (HOME), and the Emergency Shelter Grant Program (ESG), to create decent housing, expand economic opportunity, and ensure a suitable living environment for low to moderate income persons and communities. The Consolidated Plan is a result of a collaborative effort that features input from a variety of stakeholders, including participants from low to moderate income communities, community groups, non-profit organizations, government agencies, and business associations. The purpose of this collaboration is to identify goals and objectives to coordinate a response to the challenges our rapidly changing County will encounter over the next five years.

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~ Preserving Harford's past; promoting Harford's future ~



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Harford County Department of Community Services Five Year Consolidated Plan FY 2008-2012

EXECUTIVE SUMMARY

Introduction

In accordance with federal requirements for jurisdictions receiving funds from the United States Department of Housing and Urban Development (HUD) for housing and community development programs, Harford County has prepared the Consolidated Plan for fiscal years 2008 – 2012. The plan is a five year strategy that proposes how the County will use local, state, and federal resources, as well as funds from Community Development Block Grant Program (CDBG), the HOME Investment Partnerships Program (HOME), and the Emergency Shelter Grant Program (ESG), to create decent housing, expand economic opportunity, and ensure a suitable living environment for low to moderate income persons and communities.

The Consolidated plan is a result of a collaborative effort that features input from a variety of stakeholders. These stakeholders include participants from low to moderate income communities, community groups, non-profit organizations, government agencies, and business associations. The purpose of this collaboration is to identify goals and objectives to coordinate a response to the challenges our rapidly changing County will encounter over the next five years. This Consolidated Plan represents an effort by Harford County to seek input from county residents (particularly those residents from low to moderate income communities) in an open process that encourages and fosters accountability between government and its citizens.

The goals and proposed outcomes stated in this plan will reflect the needs, goals, and objectives identified throughout our planning process. They will form the basis of how the County allocates future funding based on performance and desired outcomes. The Consolidated Plan also will serve as a benchmark and reference point for those entities that seek competitive funding for HUD funded initiatives. The Consolidated Plan is most importantly a management tool that will assess the County's performance and track results on a year to year basis. The Consolidated Plan will build on the successes and lessons learned in the past and will incorporate those successful strategies during the next five years.

The County's plan will state how it will pursue these goals for our community development and housing programs. The statutory program goals are:

- Decent Housing
- Suitable Living Environment
- Expanded Economic Opportunities

Harford County faces many challenges over the next five years. As a result of the pending Base Realignment and Closure (BRAC), Harford County stands to gain a significant number of additional residents taking advantage of the County's prime location, quality of schools, and overall high standards of living while filling new government positions. Along with the positives associated with BRAC, additional stresses will be placed on all County services including those slated to address the needs of the low to moderate income. The work of Harford County's community stakeholders and the Department of Community Services clearly shows that the county's community development priorities are aligned with these changes in growth and with HUD's overall goals.

Priority Needs and Strategies

Priority needs were developed based on statistical data; including data obtained from the U.S. Census Bureau, the Maryland Office on Planning, the Harford County Planning and Zoning Office, the Baltimore Metropolitan Council, the National Low-Income Housing Coalition, Metropolitan Regional Information Systems and the Maryland Department of Housing and Community Development. Data was also collected in needs hearings, focus groups and planning groups.

During the Consolidated Plan period, the County will direct resources to low and moderate income communities

and minority communities. Priorities were determined based on the needs of the most vulnerable populations and community development goals for communities of low income or those that have been traditionally underserved. These populations include; homeless persons, persons with disabilities, elderly and the frail elderly, single female head of households with children, low-income households and communities, and persons with special needs. The biggest obstacles to serving priority needs are the dwindling availability of public and private resources available and the shifting of state and federal priorities to Homeland Security and foreign policy. In addition, the community's attitude toward vulnerable populations, cost of delivering and sustaining services, creating and preserving affordable housing, the demand for housing and new household formation, and the limited availability of land appropriate for development make addressing priority needs more difficult, but no less important.

The following list outlines Harford County's goals and direction for the following five year time period. Throughout the Consolidated Planning process, these objectives were identified as key elements in Harford County's plan for addressing the needs of it's diverse citizen base.

Preserving and Promoting Affordable Housing- The HUD **objective** is decent affordable housing and the anticipated HUD **outcome** is Affordability and Availability / Accessibility

- Preservation and rehabilitation of existing housing stock
- Homeownership Assistance
- Expansion of affordable rental housing
- Continued support of the County's public and assisted housing programs
- Affirmatively further fair housing on a regional level through various county programs

Providing Services to the Homeless- The HUD **objective** is suitable living Environment and Decent Affordable Housing. The HUD **outcome** is Availability / Accessibility

- Using the continuum of care model provide assistance to the homeless through prevention, outreach, assessment and supportive, transitional and permanent housing.

Providing Housing for those with Special Needs- The HUD **objective** is Decent Affordable Housing. The HUD **outcome** will be Affordability.

- In conjunction with supportive services provide a variety of housing options to assist seniors to age in place, assist the disabled to live as self-sufficiently and independently as possible within the community.

Support Efforts to Improve Community Infrastructure- The HUD **objectives** are Suitable Living Environment and Creating Economic Opportunities and the anticipated HUD **outcomes** are Availability / Accessibility and Affordability

- Support efforts to improve transportation services to provide economic opportunities for low / moderate income persons and persons with disabilities
- Support efforts to build new Community Centers throughout the county.
- Concentration on infrastructure improvements in low to moderate income communities

Provide Opportunities for Economic Development for the Low- to Moderate-Income - The HUD **objective** is Creating Economic Opportunities and the expected HUD **outcome** is Availability / Accessibility and Affordability

- Provide job training and support efforts to development employment and training programs for low and moderate persons, including the disabled.
- Provide opportunities to create and retain jobs for the low- to moderate-income.



Part I

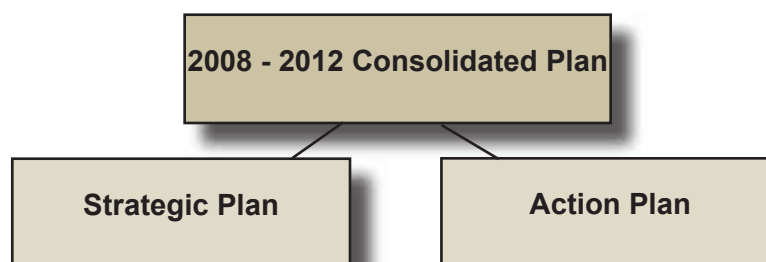


Harford County Consolidated Plan 2008 – 2012

In planning for the expenditure of Federal funds, the Department of Housing and Urban Development requires that each jurisdiction produce a consolidated plan. This plan serves as a guiding document for the jurisdiction, an application for federal funding, a strategy for carrying out HUD funded programs, and an action plan for assessing performance. Outlined within this plan is the current state of programming in areas including:

- Community Development Block Grant (CDGB)
- Home Investment Partnerships (HOME)
- Emergency Shelter Grant (ESG)
- Housing Opportunities for Persons with AIDS (HOPWA)

This plan, Harford County's Consolidated Plan 2008 – 2012, will serve as a roadmap for spending activities within the above listed programs over the next five years.



The **Consolidated Plan** consists of two distinct documents; the Strategic Plan and the Action Plan. The Strategic Plan provides an in depth look at the strengths, weaknesses, and strategies of each jurisdiction including areas such as:

- General priorities – Items the County has identified as issues which need to be addressed
- Affordable housing – Needs analysis aimed at identifying shortcomings in the County's housing stock
- Homelessness – Point in Time survey to assess the effectiveness of Harford's homeless services
- Other special needs – Identifying the needs of citizens that require supportive services
- Non-housing community development – Description of non-housing priority community development
- Barriers to affordable housing – County strategy for removing barriers identified in needs assessments
- Anti-poverty strategy – Description of goals, programs and policies for reducing poverty level families
- Institutional structure – Detailed look at the public / private partnerships used to carry out this plan
- Coordination – Description of coordinated approach used to accomplish goals
- Public housing resident initiatives – County's efforts to address needs of public housing residents

The **Action Plan** is a document which is written yearly allowing the consolidated plan to be updated when items such as population or census data change throughout the years leading up to the next planning cycle. This annual plan includes information dealing with:

- Resources – Funding, federal and other, used to address consolidated plan goals
- Annual activities to be undertaken
- Geographic distribution of selected activities for the fiscal year
- Programs and coordination of services for the homeless and other special needs
- Other actions required by HUD as part of the consolidated planning process
- Program-specific requirements are detailed to affirm compliance

The Harford County Department of Community Services is tasked with preparing the consolidated plan. Understanding the enormity of this undertaking, we have enlisted the help of a great number of interested parties. Together, service providers, government agencies, and citizens of Harford County provided an incredible amount of input, expertise, and resources in the development of this plan. Under the direction of the Director of Community Services, a number of community development staff personnel were assigned to work on the compilation of the Plan. Community Development Coordinators conducted a series of hearings, administered surveys, and compiled data concerning the Community Development Block Grant (CDBG), HOME, and HOPWA

portions of the plan. Harford County's Housing Department continues to provide assistance in the administration of the current HOME and HOPWA programs. The Department of Community Services organized the Homeless materials with the assistance of representatives from emergency and transitional shelters (ESG), housing advocates, social services providers, faith based institutions, and government. In addition, the Department of Community Services organized and coordinated the input of many individuals serving the disabled community. Staff contributed to the process by gathering information on needs, priorities, resources, and gaps in resources; proposing program strategies and initiatives to accomplish goals and objectives; identifying measurable outcomes and performance indicators; and, preparing narratives on their specific program areas. Through a series of needs hearings, planning and survey activities, focus groups, and public hearings, the following consolidated plan was developed and shared with the public while at the same time meeting or exceeding the expectations of the Department of Housing and Urban Development.

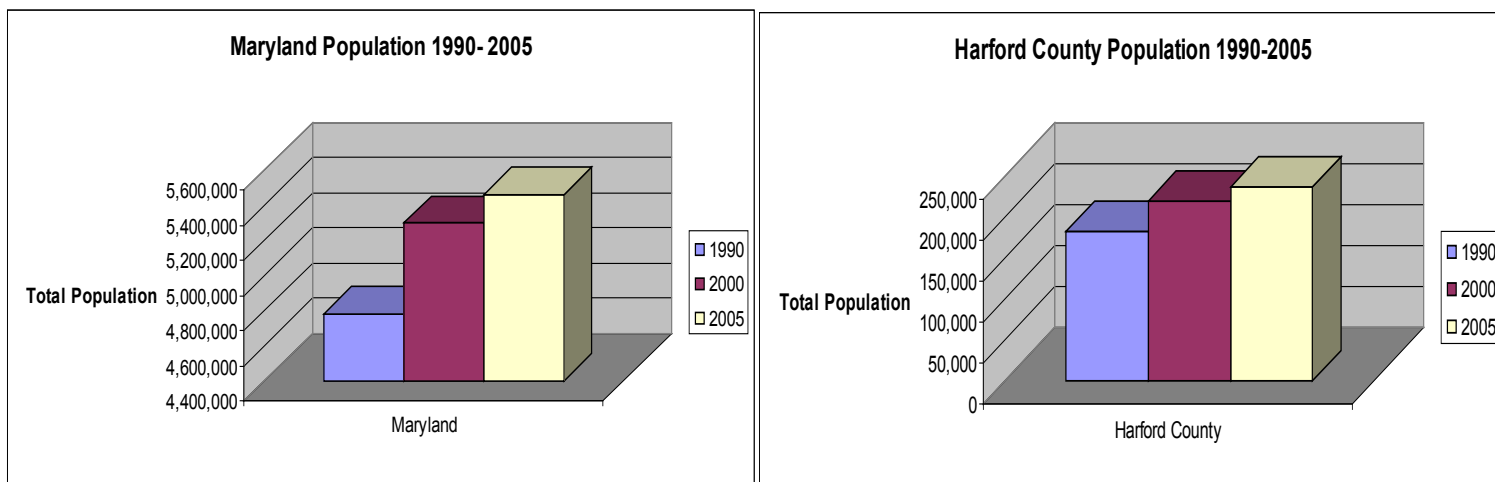
Geographic Description

Introduction

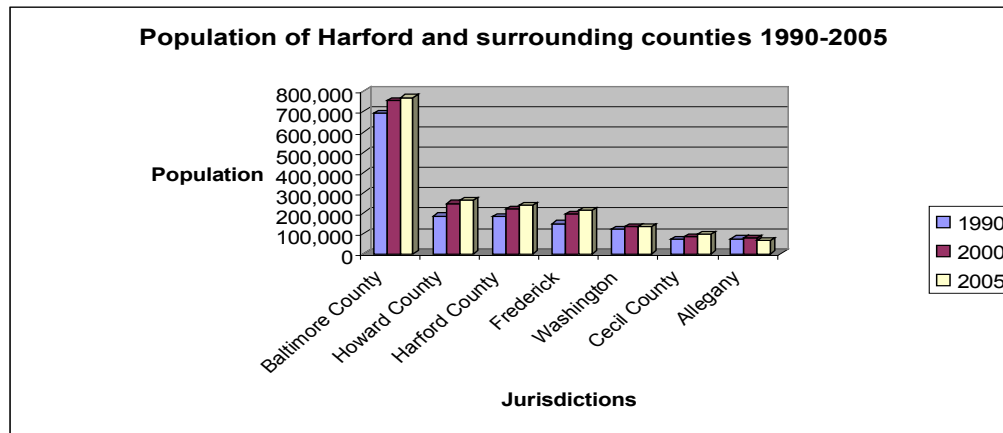
To begin the consolidated planning process, Harford County undertook a thorough analysis of its demographic and housing status. This analysis covered topics such as population, education, income, employment, transportation, factors influencing the low income, poverty, and housing. Upon completion of our analysis, we were able to better understand many of the strengths Harford County has to offer its residents and identify areas of potential improvement.

Population

Harford County, located in north central Maryland at the headwaters of the Chesapeake Bay has experienced tremendous growth in the past 15 years. Bounded by Baltimore County on the west and south, Pennsylvania on the north, the Susquehanna River on the east, and the Little Gunpowder Falls on the south, the county features a variety of business, recreational, and quality of life opportunities that make it a desirable place to call home.



The preceding maps show that growth in Harford County has been steady when compared to State numbers. The State of Maryland experienced a large population surge between 1990 and 2000, while Harford has seen consistent growth trends requiring additional services to meet the needs of citizens.



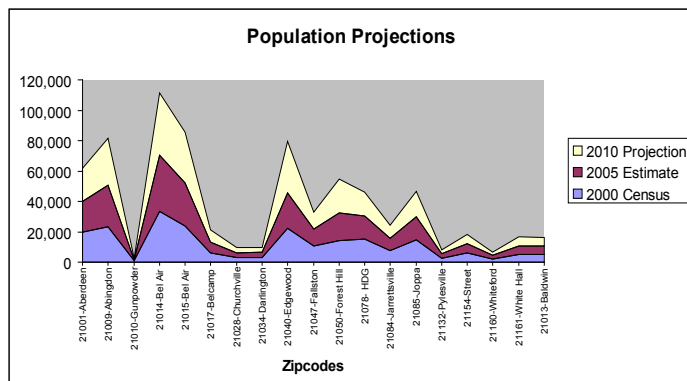
Harford County's Population:

<u>1990</u>	<u>2000</u>	<u>2005</u>
182,132	218,590	237,644

When examining growth numbers, Harford County is often compared with its geographical neighbors Cecil and Baltimore Counties. In doing so, the rate of growth was very similar for the three jurisdictions; however, the overall population figures vary tremendously.



The following chart shows zip code level population projections for Harford County for the years 2000-2010. The areas expected to see the highest spikes in population growth include Aberdeen, Abingdon, Bel Air, Edgewood, Forest Hill, Havre de Grace and Joppa.



Source: Claritas Demographic estimates

Municipalities

Harford County population centers are comprised of three incorporated municipalities; the Town of Bel Air, City of Aberdeen, and City of Havre de Grace. Each has its own municipal government system separate from Harford County Government.

City of Aberdeen- As the largest of Harford County's municipalities, Aberdeen is located about 30 miles northeast of Baltimore in Harford County and is known as "The Gateway to the Chesapeake Bay." Aberdeen's convenient location on the I-95 corridor has made it one of Harford County's fastest growing communities and created high demand for business and tourist activity. Located in northeast Harford County, Aberdeen is a diverse municipality successfully balancing a booming technology sector with the warmth of small town flavor. A unique hometown energy is generated here by the synergy of Battelle, a defense contractor for Aberdeen Proving Ground, and the strong military influence of Aberdeen Proving; partnering with family oriented communities to build handsome neighborhoods, advanced educational environments, like the HEAT Center, and exciting leisure activities including Ripken Stadium. The city has attracted major industry within the past few years and has become a transportation hub with the intra-County bus system, daily Maryland Rail Commuter (MARC) service into Baltimore and points south, Amtrak passenger and CSX freight connections. The City of Aberdeen will grow at a faster pace over the next decade due to the Smart Growth requirements, Defense Base Realignment and Closure Act impacting Aberdeen Proving Ground, Greater Aberdeen-Havre de Grace Enterprise Zone Benefits and quality of life amenities offered.

Town of Bel Air- Bel Air, the county seat since 1787, is Harford County's center of government and finance. Wherever possible, historical structures are preserved as museums are renovated for contemporary businesses and activities. Located in the heart of Harford County, Bel Air offers its visitors big-city convenience in a small town package. Picturesque parks, rambling Victorians, cordial pubs, and charming boutiques welcome visitors off the street. Trendy stores and restaurant chains fuse with farmers markets and local craftsman to offer a wide variety of cuisine, goods, and gifts. Nestled between manicured suburbs and scenic pastures, Main Street Bel Air hums with cultural activity year round. While the town of Bel Air encompasses the smallest of the three municipalities through several annexations, Bel Air has grown modestly in size. The Town is approximately 1,869 acres or 2.9 square miles in area. Since 1990, the Town of Bel Air's population has increased 14% from 8,860 to 10,080 persons.

City of Havre de Grace- Located in eastern Harford County on the banks of the Susquehanna River is a charming waterfront community rich with history and maritime heritage. This "City by the Bay" offers a truly authentic Chesapeake Bay experience, with a delightful mix of restaurants, unique bed and breakfast inns, specialty boutiques and antique shops. Waterfront trails, world-class golf, scenic parks and promenades characterize this charming city, which recently hosted the McDonald's LPGA Tournament at Bulle Rock Golf Course, one of sixteen 5-star Zagat rated golf courses in the U.S. From its waterfront residences to its stately Victorian mansions on quiet tree-lined streets, Havre de Grace provides a wide range of diversity to its citizens. Recreational and tourism activities vary from decoy festivals to boating events. Historic preservation of the

Concord Point Lighthouse and the Lockhouse Museum, along with the development of the Decoy Museum, emphasize the city's heritage interwoven with its bordering on the Susquehanna River and Chesapeake Bay. The city of Havre de Grace is the second largest municipality in the county, covering 4 square miles. Havre de Grace has the largest growth of the three municipalities; in 1990 the population was 8,952 and grew to 11,331 in 2000, a change of 27%.

Municipality Population

Population in the incorporated municipalities is 17% of the County's overall population which includes 13,842 in Aberdeen, 11,331 in Havre de Grace and 10,080 in Bel Air. Havre de Grace has the largest growth of the three municipalities; in 1990 the population was 8,952 and grew to 11,331 in 2000, a change of 27%. Over the past ten years the following population growth has occurred in the county's municipalities:

	1990	2000	% change from 1990 to 2000
Aberdeen	13,087	13,842	5.77%
Bel Air	8,860	10,080	13.77%
Havre de Grace	8,952	11,331	26.57%

Harford County Community Areas

Communities are defined by shared educational, cultural, civic, recreational, commercial facilities and activities, natural features, and common interests. The importance of these may vary among communities- and even among different groups within one community- but the location of these facilities helps to reinforce the "sense of place" that residents feel. Strong communities and the preservation of their "sense of place" are essential to the County's future.

Recognizing this, the County introduced a Community Areas section to the 1996 Land Use Element Plan. This was done to help ensure that each of the areas remain attractive, livable communities that have a strong local identity. The concept is carried forward in this Plan, and the 12 community areas are retained as seen in map below. Because the areas share many physical and cultural features, census tracts and transportation zones were used to delineate the Community Areas. This allows for development of data and information that is needed to address many community issues.

Community Areas in Harford County



Source: Harford County Planning & Zoning.
Note: Abingdon-Parkway Corridor is a federal government land parcel and is not a Community Area.

Greater Aberdeen- Greater Havre de Grace Community Area

The Greater Aberdeen-Greater Havre de Grace Community Area is one of the most diverse and environmentally sensitive areas of Harford County. The area represents a major portion of the development envelope as defined in the Land Use Development Plan. Geographically, the area is in the eastern portion of the County. It is bound by the Chesapeake Bay and the Susquehanna River to the east, Webster and Lapidum Roads to the north, Carsins Run Road and Stepney Road to the west, and Grays Run, Bush River, and Aberdeen Proving Ground to the south. Included in the boundary of the community area are the City of Aberdeen, a major industrial, commuter, and educational center; the City of Havre de Grace, a tourism, historic, medical, and technology center; and Aberdeen Proving Ground, a Federal installation and the County's major employer.

The Greater Aberdeen-Greater Havre de Grace Area had a 2000 population of 33,491 which is 15% of the overall County population. Between 1990 and 2000 the population of this area saw an increase of more than seven percent. Experiencing the largest increase was the 35-49 year old age group which increased 27% - from 6,454 to 8,190. The most significant decrease in population occurred in the 20-34 year old age group. This group declined 22% - from 7,599 to 5,924. During this same time period, the number of households in the community increased 12% going from 11,863 to 13,265.

Abingdon - Riverside - Emmorton Community Area

The Abingdon-Riverside-Emmorton Community Area is located between Winters Run on the west and Bynum Run, James Run, and Grays Run on the east, generally south of Plumtree and Patterson Mill Roads, bound by Otter Point Creek and Bush River. The majority of this community is included within the Development Envelope. Due to this, this area of once large land tracts and farms now contains a mix of low, medium, and high density single family homes, garden apartments, townhomes, and condominiums. Retail areas and community and neighborhood centers are located at Constant Friendship, the Festival at Bel Air, Box Hill, and Riverside. Significant office and industrial nodes exist at the Riverside Business Park, Box Hill South Corporate Center and Waters Edge Corporate Campus. Waters Edge, located along the scenic Bush River, is part of a 200+ acres mixed use development that includes executive waterfront housing, office and professional centers. The site features state-of-the-art office and technical facilities and major hotel and waterfront restaurant opportunities are provided. Only a few significant parcels and some in-fill areas remain for development in the Abingdon-Riverside-Emmorton Community.

The 2000 census shows that the Abingdon-Riverside-Emmorton Community had a population of 38,831, which is approximately 18% of the County's total population. This community is the fastest growing community in the County. Between 1990 and 2000, the population of the area increased 91.48% (18,552 people). The population in every age category saw an increase of over 100%, except the 0-4 and 20-34 year old age groups. These groups increased 69% and 32 % respectively. A common trend throughout the County is the aging population. In Abingdon-Riverside-Emmorton, the population of the 50 and over age group increased 172% (from 2,528 to 6,882). This may be due in part to the influx of apartments, townhouses and condominiums, Assisted and Independent Care Facilities and Adult communities into the area. Between 1990 and 2000, households increased 91% from 7,498 to 14,310.

Greater Bel Air Community Area

The Greater Bel Air Community Area is defined as the Town of Bel Air and surrounding suburbs. As development has moved outward from Bel Air, the character of the area has gradually changed from the separate rural communities of Vale, Bynum, and Fountain Green to a more evenly dispersed suburban community. From a geographic standpoint, the Greater Bel Air community surrounds municipal Bel Air, with its outward boundaries being generally the East/West Highway (MD Route 23) to the north, Fountain Green Road (MD Route 543) to the east, Plumtree Road to the south, and Winters Run to the west.

Based on the 2000 Census, the Greater Bel Air area has a population of 46,797 which is 21.4% of the County's population. Between 1990 and 2000, the population of the Greater Bel Air area increased 37.9%. While the number of persons between the ages of 20 and 34 living in the Greater Bel Air area decreased 9.4% (from 8,146 to 7,380), other age groups grew in size. The number of people age five to 19 has increased 36.3% (from 7,062 to 11,077), accounting for 23.7% of the Greater Bel Air Area population. The age group between the ages of 50 and 64 years showed the highest population growth with an 80% increase (2,498 to 4,494).

Churchville - Creswell Community Area

The Churchville-Creswell Community Area is centrally located and is bound by U.S. Route 1 and Deer Creek to the north, Mill Brook, Carsins Run, Carsins Run Road, and Stepney Road to the east, I-95 to the south, and MD Routes 136 and 543 to the west. The primary designated land use within this community area is Agriculture, with a portion of the Development Envelope flowing into the area on the western edge. The intersection of MD Routes 22, 136, and 155 makes the Rural Village of Churchville a major transportation hub for intra-County travel.

The Churchville-Creswell area is home to 11,912 residents which is 5.4% of the County's total population. Between 1990 and 2000, the number of residents in the area has grown by 21.2%. While the number of persons between the ages of 20 - 34 living in the Churchville-Creswell area decreased 17.4% (from 2,055 to 1,698), all other age groups grew in size. The group between the ages of 50 - 64 showed the highest population growth with a 45% increase (1,564 to 2,275). During that same period, the number of households increased 25.3% - from 3,343 to 4,190.

Dublin - Darlington Community Area

The Dublin-Darlington Community Area is a region of rolling hills, farms, forests, and streams in northeastern Harford County. The transportation network for the Dublin-Darlington area is comprised of arterial roads and small rural roads. With MD Route 155 being the southern border of the community area, MD Routes 161, 136 and 440 connect the Dublin and Darlington communities. Examples of some of the small rural roads that run throughout the area are Harmony Church Road, Trappe Church Road and Castleton Road. The unique landscape of the Dublin-Darlington area, which extends from Deer Creek to Broad Creek, and the Susquehanna River, contains natural assets and resources which deserve special protection, including water sources vital to agriculture, and numerous significant endangered species and habitats.

In the 2000 Census, the Dublin-Darlington area had a population of 6,138, which is 2.8% of the County's population. Between 1990 and 2000, the population decreased 0.62%. While the population between the ages of 20 - 34 experienced the greatest population reduction, 38% (from 1,407 to 872); the 0-4 age group and 5-9 age groups also declined. Other age groups, however, grew in size. The population between the ages of 50 - 64 years showed the highest growth with a 29% increase (911 to 1,177). During the same period, however, the number of households increased 3.5% - from 2,195 to 2,273.

Edgewood Community Area

This community area is located in southeastern Harford County and is generally bound by I-95 to the north, MD Route 152 to the west, Edgewood area of Aberdeen Proving Ground to the south, and the Ha-Ha Branch of the Otter Point Creek to the east. Edgewood is centrally located within Harford County's Development Envelope, with easy access, via I-95 and rail service, to Baltimore, Washington, D.C., Wilmington, and Philadelphia.

The Edgewood Community had a 2000 population of 21,263, which is approximately 10% of the County's total population. The Edgewood community had the fourth highest population in the County, between 1990 and 2000; however, Edgewood's population decreased 1.36%. The 20-34 year old age group experienced the largest drop in population, a loss of 31% (2,078 people). The demographic profile of Edgewood indicates a maturing population, which is a common trend throughout Harford County. Between 1990 and 2000, the 50 and older age category had the greatest increase in population, 41.69% (3,034 to 4,299). The number of households in Edgewood increased nearly 4%, from 5,370 to 5,894. The challenge for the Edgewood Community is to continue to provide housing and services necessary for its maturing population while improving quality of life issues for its younger population.

Fallston Community Area

The Fallston Community Area is located on the western edge of Harford County. It is generally bound by the Harford County/Baltimore County line at Little Gunpowder Falls to the south and west, Jarrettsville Pike, Furnace Road, and MD Route 23 to the north, and Grafton Shop Road, Winters Run, Old Joppa Road, and Jerusalem Road to the east. Predominantly rural in character, the community contains large areas of Rural Residential development, operating farms, and some limited commercial development.

In the 2000 Census, the Fallston Area had a population of 17,199, which is 7.9% of the County's total population. Between 1990 and 2000 the population of the area increased 2.7%. All of the population age groups declined except for the 10 - 14 age group and those 50 and above. The 10 - 14 year old age group grew 23.7% increasing

from 1,222 to 1,511. The 50 and above population increased 44.7% going from 4,127 to 5,971. The largest decrease occurred in the 20- 34 age group whose numbers declined 36.6% going from 2,911 to 1,846. During the same time period, the number of households increased 9.8% going from 5,370 to 5,894.

Forest Hill Community Area

The Forest Hill Community Area is unique in that while the majority of the land area is located in the rural part of the County, the southernmost portion is located within the Development Envelope. The community area encompasses that section of Harford County from Deer Creek south to MD Route 23, from Sharon/Sharon Acres Roads to the west, and U.S. Route 1 to the east. The heritage of this area is that of dairy farming operations and small communities including Chestnut Hill, Ferncliff, Hickory, Sandy Hook, Rocks, and Gibson which are situated among the rolling Piedmont hills of Bynum Run, Winters Run, and the Deer Creek tributaries of Cabbage Run, Stout Bottle Branch, and South Stirrup Run. The largest concentration of homes and businesses within the community area may be found in and around the Village of Forest Hill. True to its name, Forest Hill is located on the high ground of the drainage divide between Winters Run, Deer Creek, and Bynum Run which is just outside the northernmost boundary of the Development Envelope.

The Forest Hill area had a 2000 population of 5,122, which is 2.3% of the County's population. Between 1990 and 2000, the population of the area increased 55.2%. While the number of persons between the ages of 20 - 34 living in the Forest Hill area increased modestly 14.5% (from 743 to 851), all other age groups grew more dramatically in size. The age group between 10 -14 years showed the highest population growth with an 87% increase (235 to 440). During the same period, the number of households increased 53.2% - from 1,140 to 1,746.

Jarrettsville Community Area

The Jarrettsville Area is located in the rural northwest part of Harford County and is bound by White Hall Road, Little Deer Creek, and St. Clair Bridge Road to the north, Sharon Road and South Stirrup Run to the east, MD Route 23, Furnace Road, and Jarrettsville Pike to the south and the Harford/Baltimore County line to the west. The primary designated land use in the Jarrettsville Community Area is Agriculture; however, a portion of designated Rural Residential land use surrounds the Rural Village of Jarrettsville to the south. Jarrettsville, located at the intersection of MD Route 165 and MD Route 23, has an established core that provides basic goods and services to local farming operations and area residents. In addition to the designated Rural Villages of Jarrettsville and Cooptown, the small communities of Madonna, Blackhorse, Chrome Hill, and Federal Hill are contained within this area.

In the 2000 Census, the Jarrettsville community had a population of 9,802, which is 4.5% of the County's overall population. Between 1990 and 2000, the population in Jarrettsville increased 5.6% (523 people). The population over age 50 showed the greatest increase growing 52%, from 1,267 to 1,927. The 10 - 14 year old age group also showed significant increase, growing 37%, from 687 to 941. There was also a significant decrease in population for the 0 – 4 year old age group and the 20 - 34 year old age group, both of which fell 30 and 35% respectively. Households increased during this time 8.5%, from 2,757 to 2,992.

Joppa - Joppatowne Community Area

This community area is located in southeastern Harford County and is bordered on the west by Baltimore County across the Little Gunpowder Falls, on the northwest by Old Joppa Road, on the north by Bel Air Road, on the east by Winter's Run and Magnolia Road, and on the south by the Aberdeen Proving Ground and Little Gunpowder Falls.

The Joppa-Joppatowne community had a 2000 population of 14,206, which is approximately 6.5% of the County's total population. From 1990 to 2000 the area population decreased 0.38% (54 people). The population between the ages of 20 - 34 had the greatest percentage of decrease, 30.50% (from 3,508 to 2,438). A common trend throughout the County is a maturing population base. Demographics indicate that the population over the age of 50 had the greatest percentage of increase, 30.22% (from 3,435 to 4,473). The challenge for the area is to provide housing and services for the aging population while at the same time offer incentives for young families and young adults to stay in the area. The number of households grew 6.5% (from 5,105 to 5,432), between 1990 and 2000.

Norrisville Community Area

The Norrisville Community Area is located in the rural northwest corner of Harford County and is bound by the Maryland/Pennsylvania line to the north, the Harford/Baltimore County line to the west, White Hall Road, Little Deer Creek, and St. Clair Bridge Road to the south, and Rocks Road to the east. The small Rural Village of Norrisville is located in the northwest corner of the planning area along MD Route 23, and serves some of the basic needs of the farming and residential communities. The hamlets of Shawsville and Carea are also located within the Norrisville Community Area.

The Norrisville Area had a 2000 population of 2,931 which is 1.3% of the County's total population. Between 1990 and 2000, the population of the area increased 3.9 %. While the number of persons between the ages of 20 - 34 living in the area decreased 35%, from 608 to 395, other age groups grew in size. The population between the ages of 50 - 64 showed the highest growth with a 34% increase, from 385 to 518. Demographic data suggests that the community has grown modestly and should remain a primarily agricultural area. During this time period, the number of households increased 18.3%, from 1,139 to 1,348.

Whiteford - Cardiff - Pylesville - Street Community Area

The agricultural operations and rural villages of the Whiteford-Cardiff-Pylesville-Street Community Area encompass the rural north-central and northeastern portions of Harford County. The planning area may be described as the region south of the Mason-Dixon line to Deer Creek and from Broad Creek at the Susquehanna River to Rocks Road (MD Route 24), east to west. The Piedmont hills that flank Broad Creek, Deer Creek, and Scotts Creek provide the backdrop for a heritage of expansive farming operations and small crossroad villages including Bushs Corner, Ady, Macton, Cooper, Rocks, Cherry Hill, Prospect, and Flintville. The adjacent villages of Whiteford and Cardiff represent the Maryland portion of a historic settlement pattern that continues into Pennsylvania as the Borough of Delta, and is the most concentrated area of homes and businesses within the planning area. In the central and southern portions of the planning area, the villages of Pylesville and Highland serve as focal points for the surrounding countryside.

Whiteford-Cardiff-Pylesville-Street had a 2000 population of 6,916, which is 3% of the County's total population. Between 1990 and 2000, the population of the area increased 14.5%. Demographics indicate that the population of the area is aging, which is consistent with the overall County pattern. The population over the age of 50 increased 45.8%, from 1,379 to 2,011, while the population between the ages of 20 - 34 had the greatest decrease, from 1,356 to 981 (-27.7%). The number of households in the area increased 17.5%, from 2,000 to 2,349.

Source: 2004 Master Plan and Land Use Element Plan, Planning and Zoning

Base Realignment and Closure (BRAC)

*See Appendix, page 244, for Impacts of BRAC: Sage Policy Group Study

The impending Base Realignment and Closure (BRAC) at the Aberdeen Proving Ground further exacerbates the concern about quality resources to meet the growing population in years to come. In 2005, the Department of Defense (DOD) announced that Aberdeen Proving Ground (APG), through DOD's BRAC process would see a sharp increase in military and civilian personnel.

Brac Impact



This announcement instigated a countywide planning process in preparation for a rapid population boom in Harford County. The full ramifications of BRAC on Harford County are not fully known, but BRAC is expected to have a significant impact on the need for public services, including services to children and families.

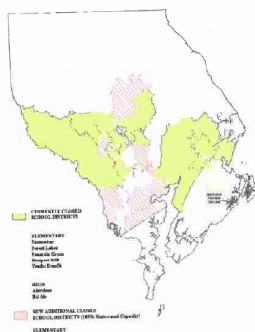
BRAC Job Impact

Within 6 years:

- 6,176 On post (not new)
- 3,800 direct contractor support on post
- 12,352 Ancillary contractors (conservative 2:1 ratio)
- 21,528 Net new jobs in Harford County/Region by 2011
- Rapid employment and population growth in relatively short periods of time
- An increase of 21,528 jobs conservatively converts to 58,557 people (using avg. household size of 2.72)

According to DOD estimates, by 2011 BRAC will generate over 6,000 new jobs at Aberdeen Proving Ground (APG) and more than 21,000 new jobs in Harford County. These new jobs will correspond to an influx of approximately 58,000 BRAC-related people to Harford County within the next five years. The needs of an influx of new county residents will strain already existing services and resources, especially Harford County's Public School System.

School Moratorium



Current as of July 2007

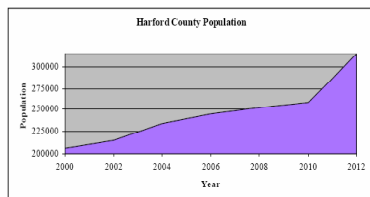
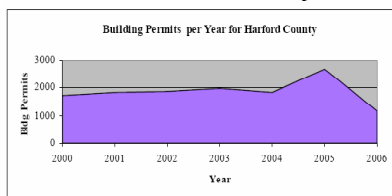
HARFORD COUNTY AVAILABLE LOTS

Single Family	1,354
Town Homes	1,454
	2,808 Units
Units in Municipalities	1,190
	3,998
Average Absorption	1,800 Units
Absorption in Years	2.2 Years

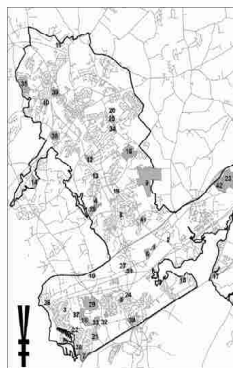
Estimate as of July 2007

These demographic realities, especially in light of the BRAC process, demand thoughtful planning by all Harford County stakeholders.

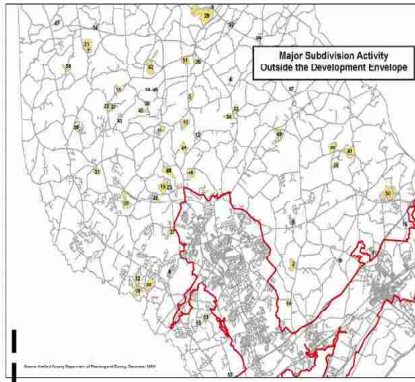
Harford County Permits/ Year



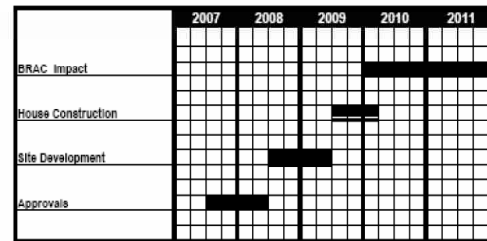
Major Subdivision Activity Inside Development Envelope



Outside Development Envelope



BRAC HOUSING DEMAND TIMELINE

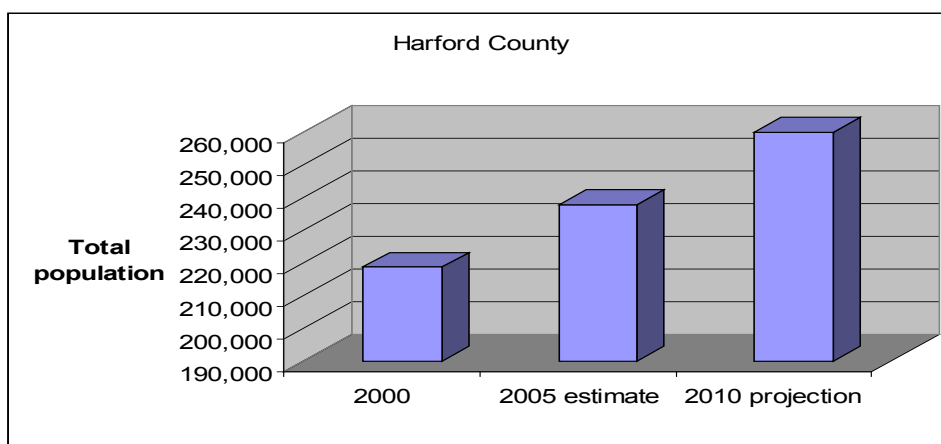


Current as of July 2007

For the purposes of this consolidated plan, Harford County has projected its future growth with BRAC in mind. Working with the Harford County Department of Planning and Zoning, all population statistics were accelerated five years to simulate growth numbers that mirror the estimated population increase associated with BRAC.

Population Characteristics

Harford County is one of the fastest growing counties in the state. This is attributed to its strategic location between New York and Washington, serviced by I-95, a major transportation corridor, and rail lines. The 2000 census and the American Fact Finder from the Census provide 2005 estimates and additional information about the population of Harford County. Steady population growth has produced a profound change in the County. A suburbanized Development Envelope now accents the traditional agricultural environment of the County. With readily developable land, stable property tax rates, an excellent labor force, and excellent transportation network provide opportunities for commercial, industrial, and residential growth. The county's population is growing at a steady pace as seen in the chart below. By the year 2010 the county's population is projected at 259,641 persons. Growth has been channeled into the Development Envelope which includes the Route 40 corridor connecting Joppa, Edgewood, Aberdeen and Havre de Grace as well as the Route 24 corridor between Abingdon and Bel Air. By 2005, 70% of the County's population was located in the Development Envelope.



Source: Claritas Demographic Estimates

With Harford County's population steadily increasing, so does the number of households. The chart below illustrates population and household projections for 2005 to 2015. Harford County's population is projected to increase 12% from 2005 to 2015 by 31, 035. Harford County's household projections will increase 14% from 2005 to 2015 by 14,790. Both population and household projections are estimates designed to cast some light on

the effects BRAC will have on the future growth in Harford County.

**Harford County – Baltimore Region
Population and Household Projections
2005-2015**

Jurisdiction	2005 Population	2005 Households	2010 Population	2010 Households	2015 Population	2015 Households
Harford County	237,185	88,410	254,700	96,100	268,200	103,200
Anne Arundel County	511,600	190,600	526,800	201,100	540,100	210,500
Baltimore City	846,000	256,600	858,700	286,400	858,000	271,800
Baltimore County	790,700	316,900	819,700	330,100	832,900	337,000
Carroll County	168,500	58,500	179,700	63,600	187,000	66,900
Howard County	273,600	100,000	294,200	108,700	309,900	117,500
Total	2,628,465	1,012,010	2,733,800	1,066,000	2,795,100	1,106,900

Source: Baltimore Metropolitan Council, March, 2006

Population projections for the County as shown (in chart below) reflect an expected 17% increase of 48,250 people between the years 2005 - 2025. The number of households is expected to increase 23% by 26,360 households between the years 2005-2025.

**Harford County's Population and Households
1990-2025**

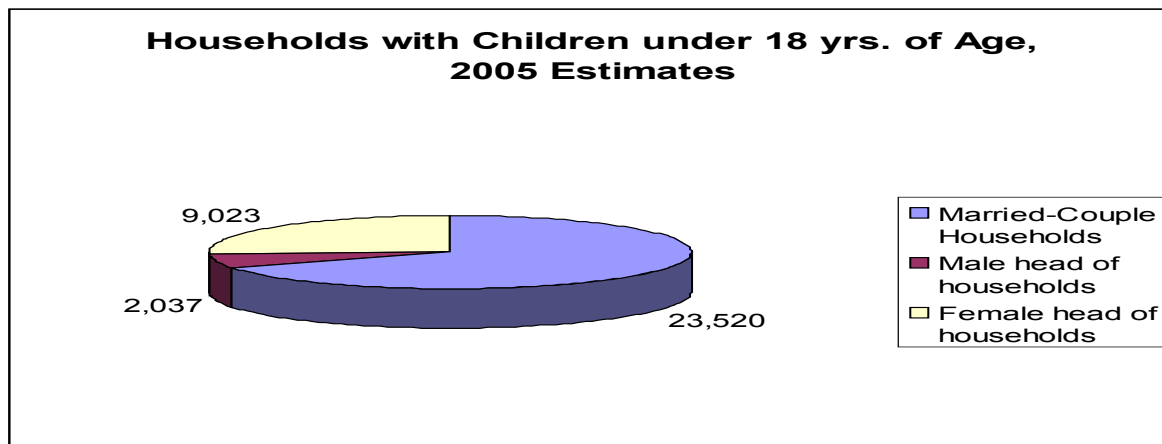
YEAR	POPULATION	HOUSEHOLDS
1990	182,132	63,193
1995	209,130	73,640
2000	218,590	79,667
*2005	234,715	87,540
*2010	254,585	96,090
*2015	268,220	103,215
*2020	276,500	109,150
*2025	282,965	113,900

* Department of Planning and Zoning estimate based on building permit activity and household size estimates.

Household and Family Type

Harford County has experienced, and will continue to experience, a growth in the number of households. The size and composition of Harford County's households have been changing at a moderate pace. Harford County's households reflect the changing social conditions of many communities. In addition, changes in family structure have caused the average number of persons per household to drop from 2.82 in 2000, to 2.73 in 2005.

The percentage of family households has increased during the last 5 years by 3,023 and this is expected to continue with the standard growth in population. The percentage of married couple families has also increased by 1,738, while the percentage of single and other non-family households has increased as well. Families make up 73% of the households in Harford County in 2005 as compared to 75.8% in 2000. This figure includes both married couple families (59%) and other families (14%). Non-family households make up 27% of all households in Harford County. Most of the non-family households are people living alone but some were comprised of people living in households in which no one was related to the householder.



Consistent with the decrease of the traditional two-parent families, there are now more single parent families. The graph above reflects how household structures have changed; showing that there are female head of household and male head of households with children in the families. Among the female head of households families, 2,012 (22.3%) were below the poverty line. This information is provided in more detail in the Poverty section of this document.

Race Composition

Within the aggregate population surge, the diversity of the Harford County residents has also changed. Between 2000 and the 2005 estimates the racial composition has changed by small amounts; for example the Caucasians percentage has dropped by 2.9% and the African American percentage has increased by 1.6% and the Hispanic or Latino group's percentage went up by 0.5%.

Population by Race

	2000	2005 Estimates*
• Caucasians	86.8%	83.9%
• African Americans	9.3%	10.9%
• Asian	1.5%	2.0%
• Hispanic or Latino	1.9%	2.4%
• American Indian & Alaskan Native	.2%	.6%
• Native Hawaiian & Pacific Islander	.1%	0%
• Some other race	.7%	1.1%
• Two or more races	1.5%	1.5%

*2005 Estimates from 2005 American Community Survey

Hispanic Population

2000	4,169	1.9%
2005 estimate	5,617	2.4%
2007 projection	7,048	2.8%
2012 projection	9,622	3.5%

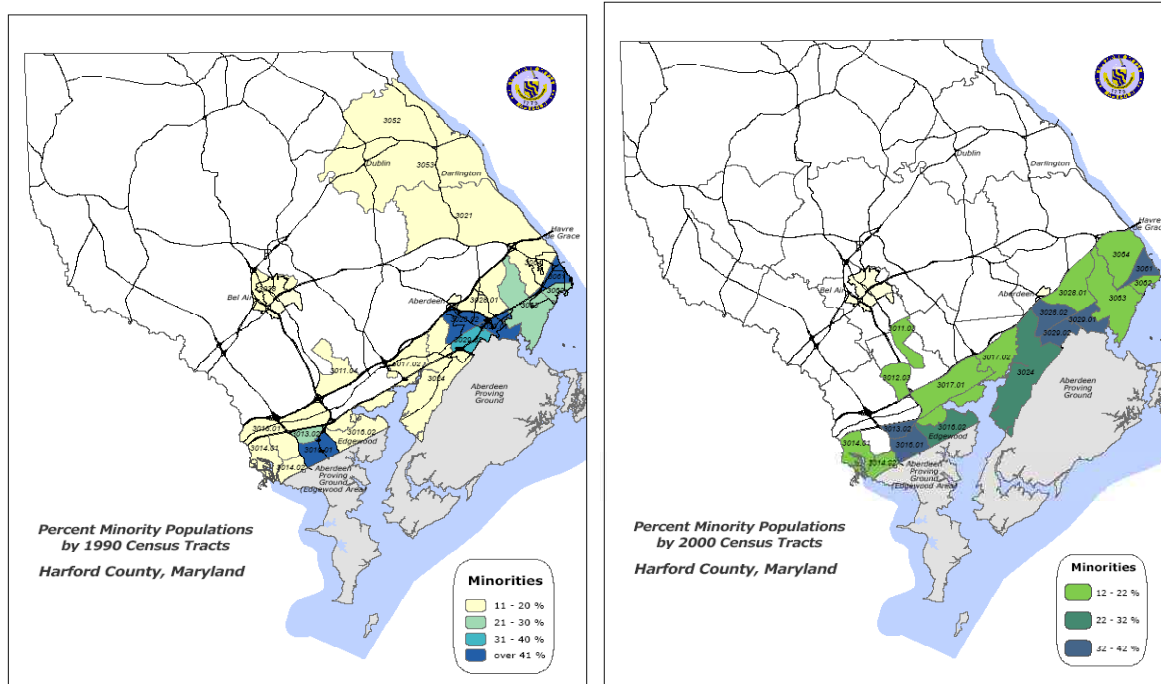
Source: ESRI 2007/2012 forecasts

2007 Hispanic Population (zip codes with higher %)

21017 Belcamp	4.9%
21040 Edgewood	4.4%
21001 Aberdeen	4.1%
21009 Abingdon	3.4%
21085 Joppa	2.8%
21078 HDG	2.7%
21028 Churchville	2.7%

Source: ESRI

Percent of Minority Concentrations by 1990 vs. 2000 census tracts



The maps above represent the minority population's concentrations, identified by census tracts, in 1990 and 2000. Over the ten year span, concentrations of minority populations have shifted towards the Rt. 40 / I-95 corridor and have grown within these areas.

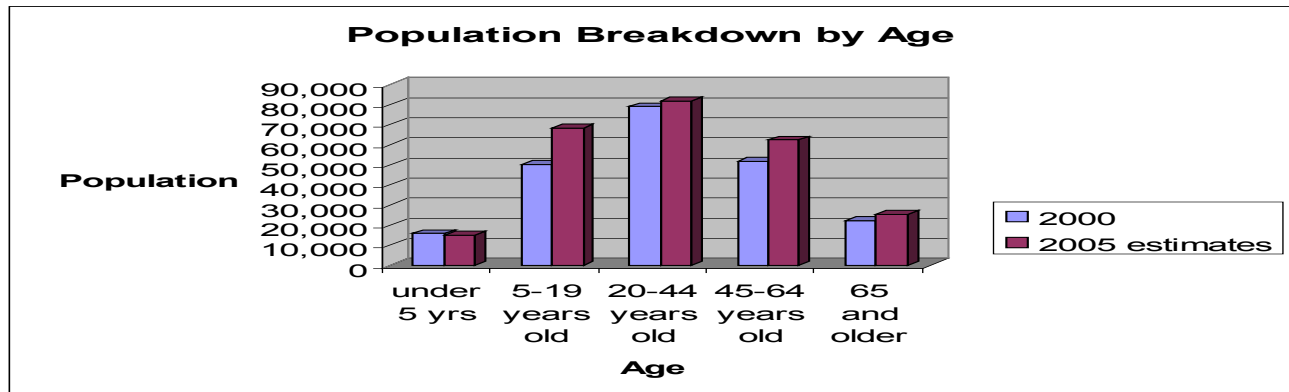
Below are areas, identified by census tracts, where at least 12% or higher of the population who reside within the census tracts are identified as minority households, as defined by the U.S. Census.

Description	Census Tract	Total Minority %
Abingdon	3011.03	17.4
Abingdon	3012.03	12.5
Joppa	3014.01	15.3
Joppa	3014.02	15.2
Edgewood	3013.02	41.3
Edgewood	3016.01	39.0
Edgewood	3016.02	24.6
Edgewood	3017.01	17.8
Belcamp	3017.02	20.5
Perryman	3024	27.4
Aberdeen	3028.02	40.7
Aberdeen	3029.01	37.7
Aberdeen	3029.02	39.9
Aberdeen	3028.01	20.8
Havre de Grace	3063	16.9
Havre de Grace	3064	15.0
Havre de Grace	3062	14.5
Havre de Grace	3061	32.3

Source: U.S. Census Bureau, 2000

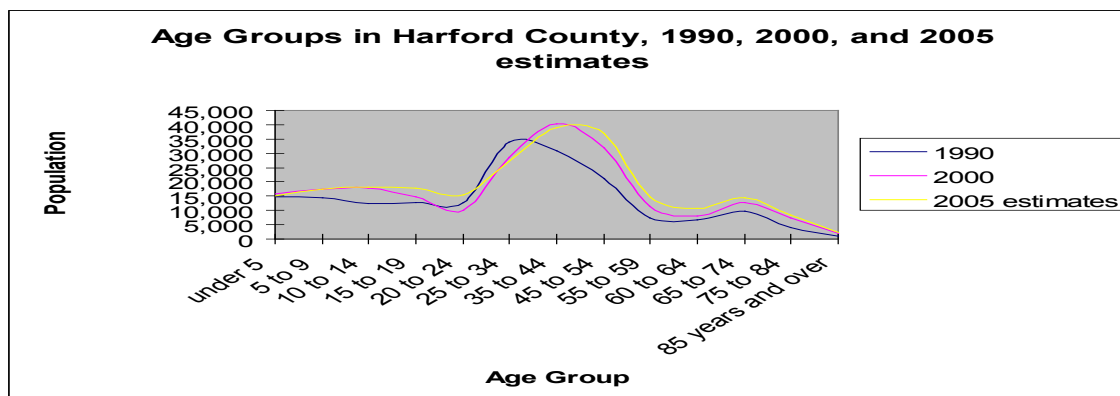
Population / Age Structure

Between 1990 and 2000, the county population increased by 20% to 218,590. In the next 5 years, the population increased from 218,590 in 2000 to an estimated County total of 239,560 in 2005. The median age was 37 years old. The largest increase in population from 2000-2005 was the school age group (5-19) and the Baby Boomer group (45-64), while preschool ages (0-5) declined slightly.

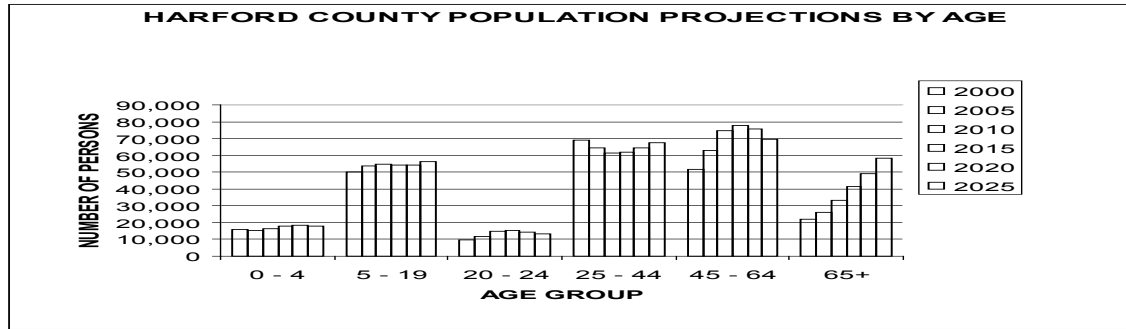


Source: U.S. Census Bureau, 2000 and 2005 estimates

Over the past 15 years, we see the population is living longer. The graph below also indicates the aging of the “Baby Boomer” generation by the spikes in population from the ages of 45-64. Harford County’s population over the last 15 years has increased with working adults / workforce age group (20-44 yrs.). There has also been a steady increase as well with the over 60 age group.



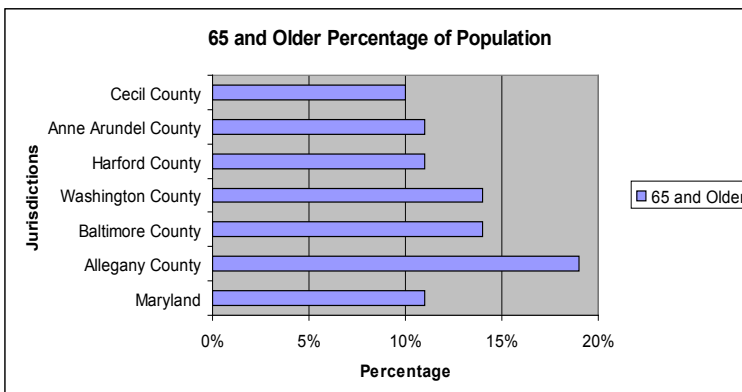
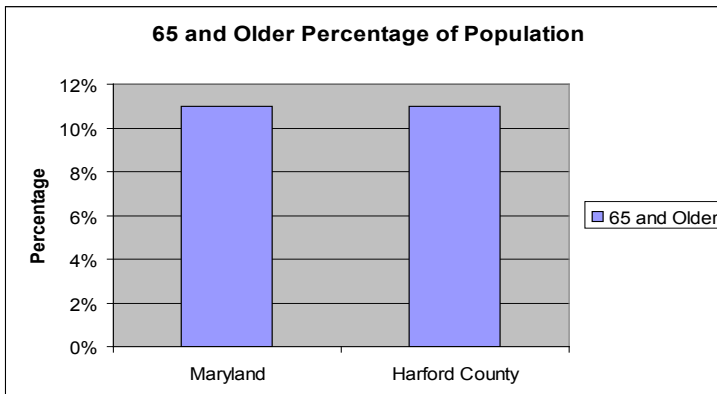
As seen in the chart below, the population projections for the County between 2005- 2025, the distributions among the various age groups will also change. The largest shift in population during this 20 year time frame is expected in the 65+ age group. This group will increase by 123%, which is indicative of the aging population of the County. Projections also indicate however, that the 5-19 and 25-44 age groups are expected to increase by about 5%.

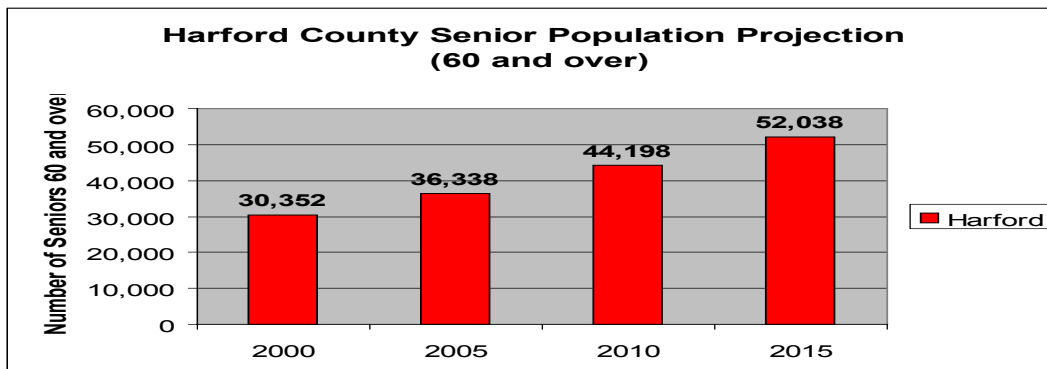
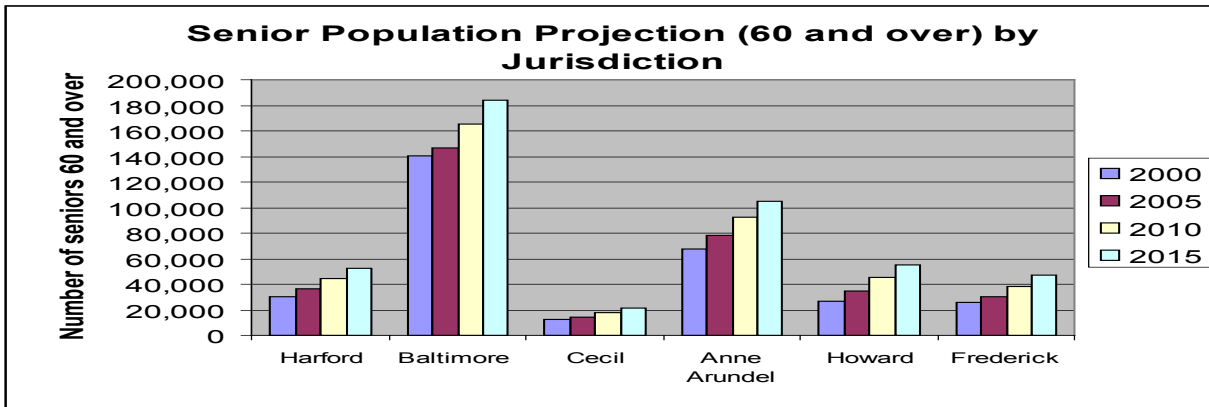


Source: Maryland Department of Planning & Harford County Planning & Zoning, Feb. 2003.

Of particular importance to this Consolidated Plan period is the expectation that by the year 2005, the elderly population will be equal to the entire school age population. The percentage of aging citizens in Harford County is increasing at such a rate that the percent change for the senior projected population from 2000-2015 will be 58%. One explanation to the steady increase in the senior population is fact the generation coming into the retirement age is overall better off; better educated, healthier and their life expectancy is longer. People in their 60's and 70's today are healthier today than the same age group 20 years ago. Also, trends seem to show that people in Harford County are aging in place, meaning they are staying where they've put down roots; they are not likely to move or migrate away from family and friends. This trend in our Aging population is something that is going to continue to increase during this Consolidated Plan period.

With the population of seniors in Harford County on the rise, older citizens are making ever-growing contributions to the quality of life in our communities. Over the years, Harford County's five Activities Centers have taken on the characteristics of being more than just places for seniors to gather. Instead, they've become centers of extended learning, hallways of health, classrooms of recreation and a haven for wonderful friendships.

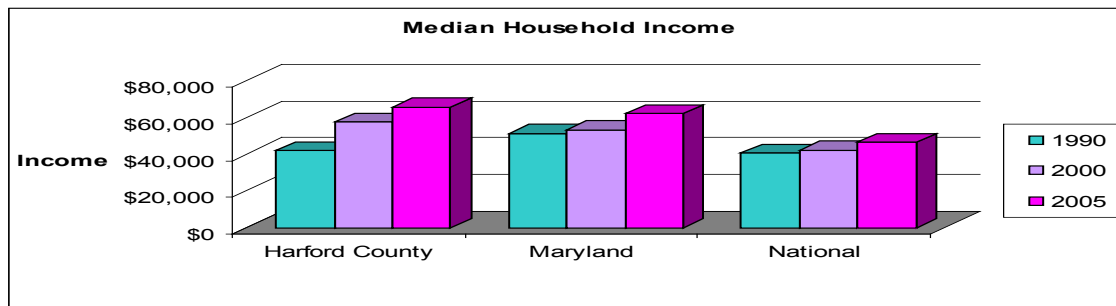




Source: U.S. Census, Maryland Department of Planning, September 2005.

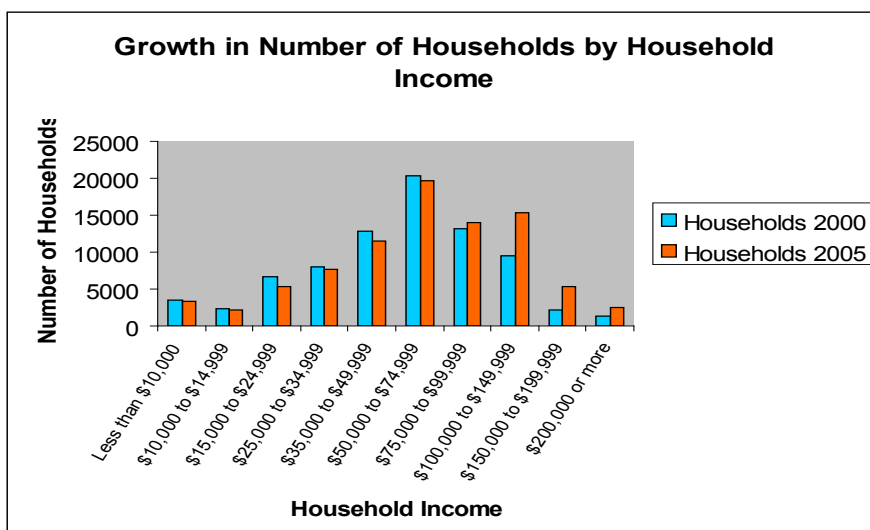
Harford County Income

Like Maryland, Harford County is a wealthy and successful county. Harford County's median household income has grown at a more accelerated rate than both state and national levels. In 2005, the median household income for Harford County was \$65,343. The chart below illustrates Harford County's 2005 median household income as compared to other surrounding jurisdictions in the State of Maryland. Harford's median income was well above both neighboring Cecil and Baltimore counties.

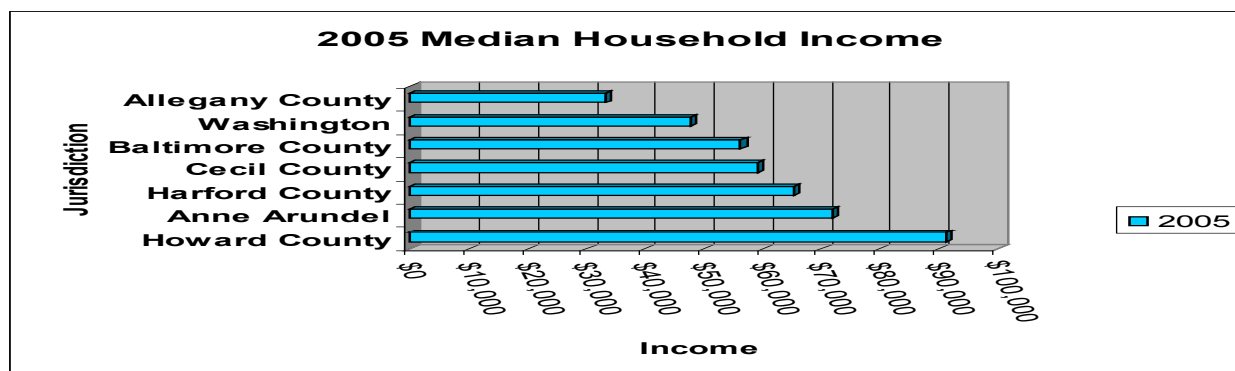


	Harford County	Maryland	National
1990	\$41,680	\$50,850	\$40,272
2000	\$57,234	\$52,868	\$41,994
2005	\$65,343	\$61,592	\$46,252

The increase in Harford County's median income is evident in the following chart. When examining the household income of families moving into Harford County over the past five years, it becomes apparent that Harford County is becoming a more affluent area rapidly.

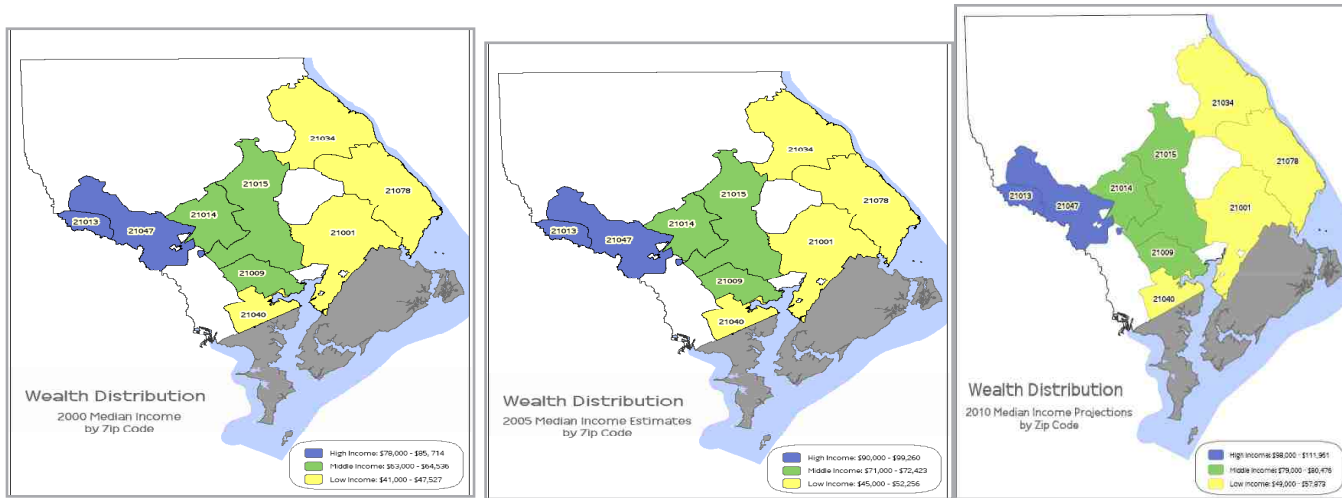


Source: American Fact Finder, U.S. Census



Wealth Distribution

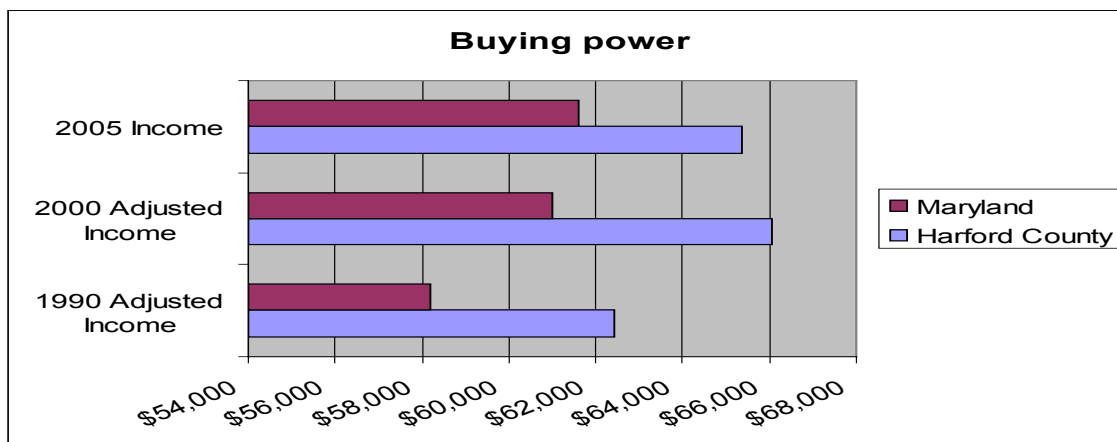
Projected for 2010, wealth distribution geographically in the county is reflected in the map. The highlighted areas reflect the top three zip codes in each category; high income, middle income and low income. Harford County's wealth is concentrated in distinct areas. In the zipcodes of 21047 (Fallston) and 21013 (Baldwin) these communities have the highest median income projections. In the middle part of the county, zipcodes of 21014 and 21015 (Bel Air) and 21009 (Abingdon), these communities have the median income projections. The southern and western zipcodes of 21040 (Edgewood), 21001 (Aberdeen), 21078 (Havre de Grace) and 21034 (Darlington) have the lowest median incomes projections within Harford County. The interesting fact is that from 2000, 2005 estimates and projected 2010 figures, these areas did not change spatially over the ten year time frame, only the income levels have changed over the time-frame.



Harford County's Buying Power

Despite income going up, Harford residents have less per capital income (spending power) in 2005 than in 2000 or 1990. For example, in 1990, Harford County's median income was \$41,680, and the County's per capita income was just over \$62,000. The County had great spending power. In 2000, the county's median income was \$57,235 but the County's per capita income was \$67,000, once again the County had great spending power. But, in 2005, the county's median income went up to \$65,343, but the county's spending power was reduced to just under \$65,000. It appears from a review of the analysis; the dramatically increased cost of housing has caused people to spend a higher percentage of their incomes towards housing which creates less buying power with their dollar.

	1990	2000	2005
Harford County Median Income	\$41,680	\$57,234	\$65,343



Employment Status

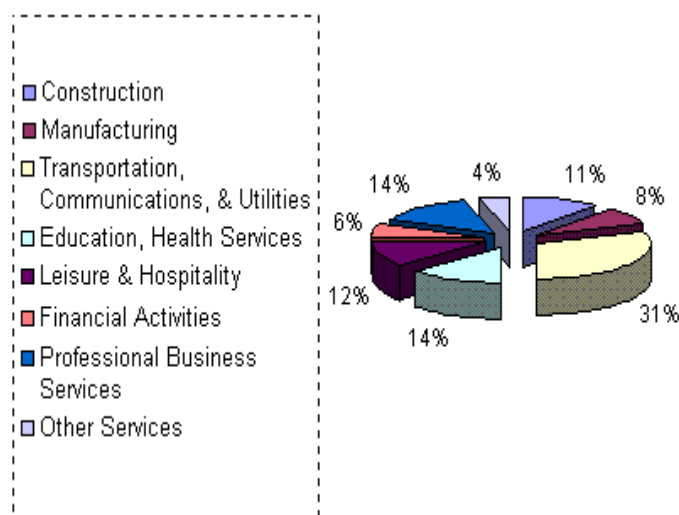
In 2005, the median household income for Harford County was \$65,343. Forty-two percent (42%) of the County households have income above \$75,000. At least 10,900 persons in Harford County identified their occupations as falling in the categories of executive and administrative, professional specialty and administrative support. Aberdeen Proving Ground (APG), Harford's largest employer with over 11,000 civilian and military employees, is a federal research and development center in Aberdeen. Work at APG is responsible for numerous technical

achievements in military intelligence, medical research, engineering and computer technology, and contributes regionally over \$400 million in payroll and \$500 million in contracts annually. A \$1 billion research and development resource and a key player in the Nation's Homeland Defense and international counter-terrorism efforts, APG is an economic and technology generator for the region. The estimated number of direct/indirect new jobs resulting from BRAC is 30,000. All military job moves associated with BRAC (Base Realignment and Closure) must be made by 2011. The Towson analysts estimate the average wage of each new job to be about \$65,000 and the income of each household moving to Maryland because of the military shifts to exceed \$100,000 - well above last year's estimated state median household income of \$64,000.

Distributions of Workers across Occupations (by locality):

The largest employment industry in Harford County is the private sector which the largest percentage of workers fall within the Transportation, Communications & Utilities section. The Government sector which is the 2nd largest industry in Harford County includes; Aberdeen Proving Ground, Harford County Public Schools, Harford County Government and Harford Community College. Both of these industries are projected to grow with the impending Base Realignment.

Quarterly Average Employment		Average Weekly Wage
TOTAL EMPLOYMENT	74,455	\$716
PRIVATE SECTOR	57,639	\$629
Construction	6,147	\$774
Manufacturing	4,733	\$845
Transp., Communications & Utilities	17,540	\$558
Education & Health Services	7,679	\$617
Leisure & Hospitality	6,743	\$238
Financial Activities	3,278	\$781
Professional Business Services	8,092	\$855
Other Services	2,539	\$492
GOVERNMENT	16,816	\$1,012



Harford County- Baltimore Region Employment Projections 2005-2015

The chart below illustrates Employment trends/projections in the Baltimore region. All jurisdictions are showing an increase in employment projects, with Harford County showing an increase of 10,400 (10%) jobs from 2005-2010.

Jurisdiction	2005 Employment	2010 Employment	2015 Employment
Harford County	105,100	111,100	115,500
Anne Arundel County	317,100	334,700	357,100
Baltimore City	467,300	479,000	489,000
Baltimore County	469,100	493,300	502,300
Carroll County	76,300	84,300	86,800
Howard County	180,000	200,000	215,000
Total	1,614,900	1,702,400	1,765,700

Source: Baltimore Metropolitan Council, March, 2006

Harford County Technology

Harford County is attracting a growing base of Fortune 500 and high-tech companies, thanks to a business environment that is rich in technology resources. At the center of this technology hot spot is Aberdeen Proving Ground, a technology generator for the region, attracting R&D industries and private contractors to the county. In addition, the Higher Education and Applied Technology, or HEAT, Center offers university courses, advanced education, training and recruiting resources. The 152 acre HEAT Center campus includes incubator space and conference facilities featuring web-based video conferencing and high-speed internet access.

With the upcoming Base Realignment and Closure (BRAC) the majority of government positions relocating to Harford County will be centered around high technology fields requiring highly skilled engineers, computer scientist, and other similar skilled positions.

Regional Market Opportunities

Harford County's location, highly skilled workforce and progressive, business-friendly environment offers the ultimate setting to a vast array of companies and industry sectors.

Harford County is the Sweet Spot for Foreign Investment...

- 3 port facilities and 3 international airports within two hours reach
- Proximity to Washington DC Market places Harford Companies at the Center of international relations, trade organizations and monetary exchanges.
- Maryland's Department of Business and Economic Development International Trade Office supports county efforts for all international activities and serves as a "one-stop-shop" for international businesses and Maryland businesses interested in expanding overseas.

Harford County has accessibility to jobs because we are within close proximity to:

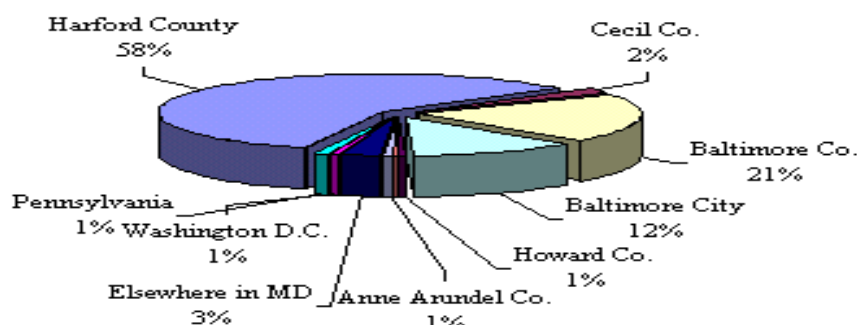
- 70% of the nation's Pharmaceutical Industry
- 40% of the nation's IT Industry
- 30% of the nation's Biotech Industry
- 88 Federal Research Centers
- The Nation's Top Universities

As a result of BRAC, Harford County will be gaining a significant number of high tech jobs. Along with these positions, there will also be a demand for a variety of service positions to be filled. There is a fear that employers of less skilled labor positions will have difficult time attracting a sufficient number of workers.

Live and Work

In 2000, over half of the Harford County's population (16 years and over) 95,193 (58%) also works in the County. The number of workers commuting out of the county is estimated at 53,731 or 31%. The average travel time for Harford County workers commuting out of the county is 31.6 minutes. Our neighboring county, Baltimore County, has 21% of our population working in their county. Twelve percent (12%) of Harford County's population commutes to work in Baltimore City. The remaining areas of Howard County, Anne Arundel County, Pennsylvania and Washington D.C. have a small percentage of our county residents working within areas.

Work Locations of Employed Persons Residing in Harford County

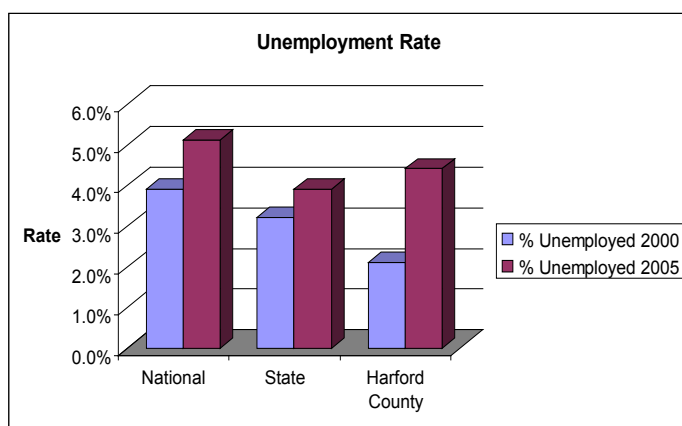


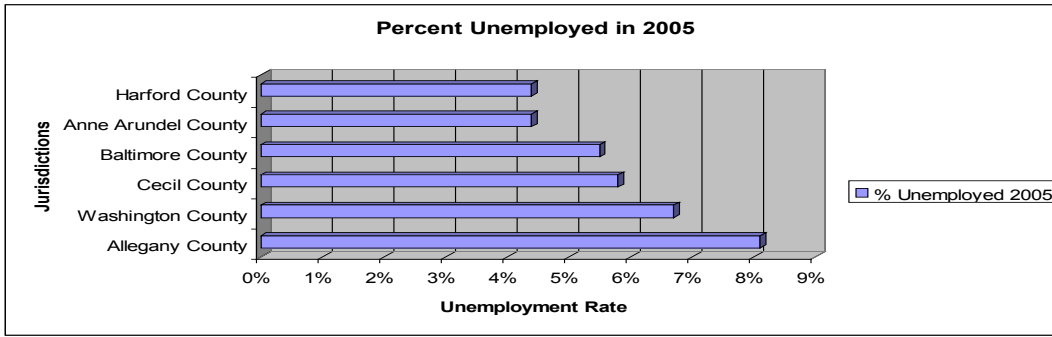
Source: Susquehanna Region Private Industry Council: A Labor Supply Study

Unemployment

In 2000, Harford County's unemployment rate was 2.1%. During this time, Harford County's unemployment rate was lower than the State of Maryland's and the National unemployment rate. In 2005, Harford's unemployment rate increased to 4.4%. This jump from 2.1% to 4.4% of unemployment over 5 years may lead to concern; however, in 2000 Harford County was a victim of its own success. Even though the unemployment rate went up within the five year time frame, Harford County is still lower than surrounding counties in Maryland, as seen in the graph below. As of the first quarter of 2007, state and local unemployment figures have continued to decrease showing signs of a very strong job market. According to the U.S. Department of Labor, the unemployment rate for the Baltimore-Towson metropolitan area (which includes Harford County) is 3.6 percent.

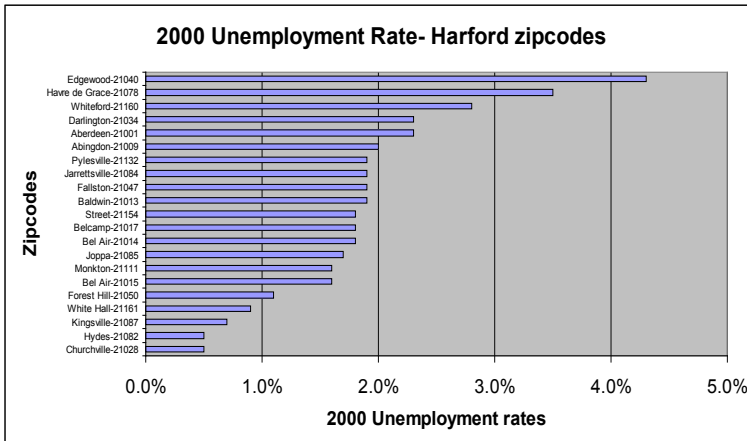
	2000 Unemployment Rate	2005 Unemployment Rate
Harford County	2.1%	4.4%
Maryland	3.2%	3.9%
United States	3.9%	5.1%



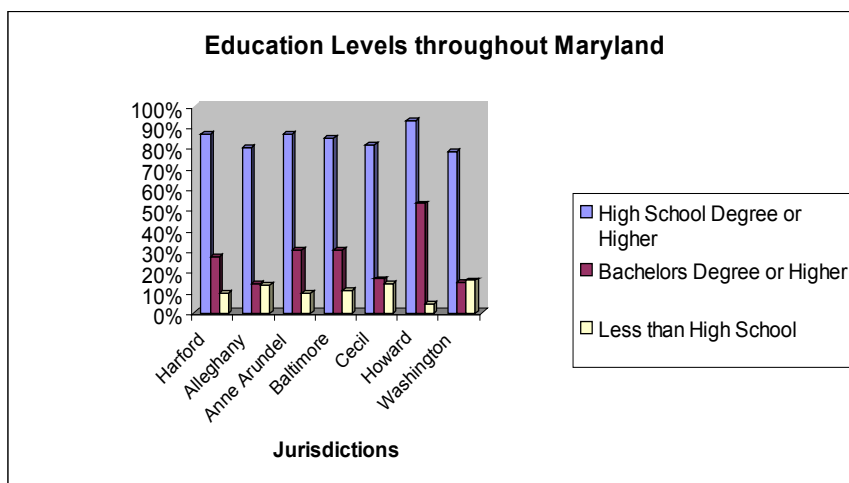


Source: U.S. Census, American Fact Finder

When looking at unemployment rates at the zipcode level, Harford County used 2000 Census figures. It is the most currently available data at the time of writing this document. Harford County's unemployment rate in 2000 was 2.1%; the zip codes that had unemployment rates higher than 2.1% were; Edgewood at 4.3%, Havre de Grace at 3.5%, Whiteford at 2.8%, Darlington at 2.3%, and Aberdeen at 2.3%. An interesting comparison is that these highest areas of unemployment mirror the low to moderate income areas which is discussed in more detail in the Low to Moderate Income section.

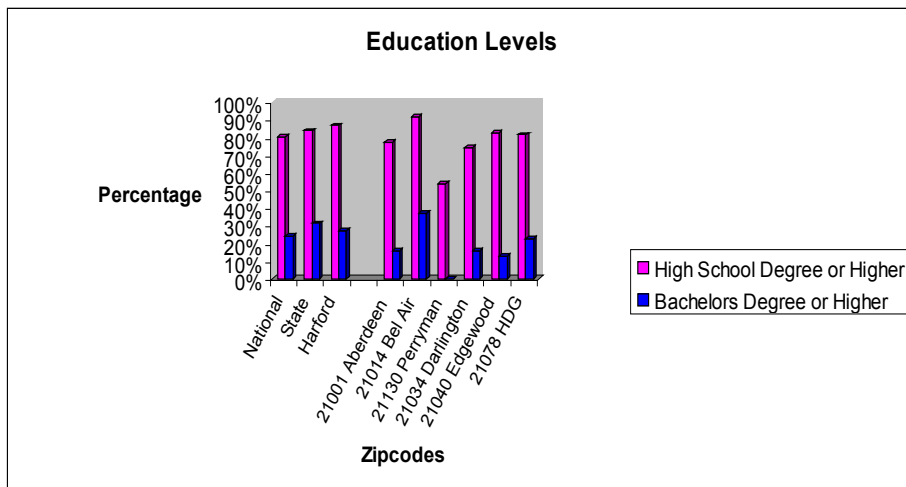


Upon further examination of unemployment figures in Harford County, there is a correlation that can be drawn between unemployment and education levels. The following charts deal with the education attainment in Harford County as compared to state and national numbers. In addition, educational attainment figures for zip codes that lie in low to moderate income census tracks show a much lower degree of educational attainment. The zip codes with the highest levels of education mirror the zip codes with the highest incomes and home sales prices, while the zip codes with the lowest levels of education are found in the low income areas with the weakest resale values on homes.



Source: Census, 2000 American Fact Finder

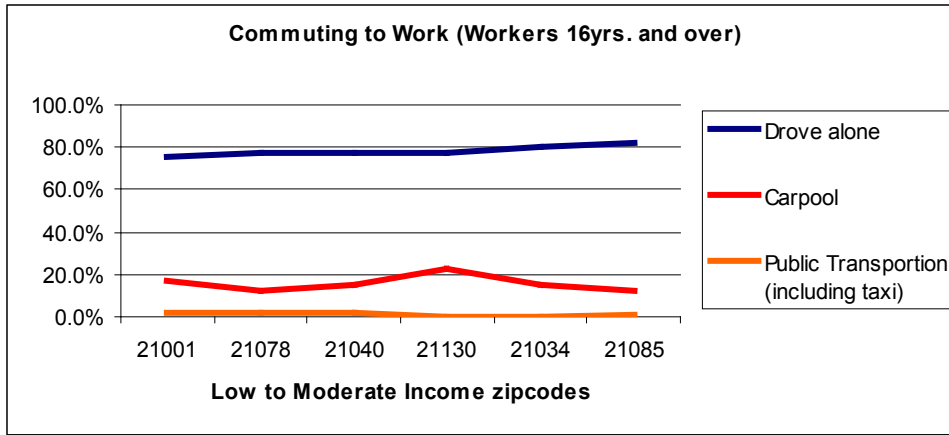
Low to Moderate Income Education Levels



Source: U.S. Census, American Fact Finder, 2000

Commuting and Transportation

In 2005 the estimated 120,290 (workers 16 yrs. and over) County residents that commute to work everyday, most travel south to the large industrial parks along the Route 40 Corridor or to Baltimore County and City. According to Baltimore Metropolitan Council and Harford County's estimates, approximately 40% to 55% of the daily commuters travel outside of the County with 1 percent of the commuters utilizing mass transit



Source: U.S. Census, 2000 American Fact Finder

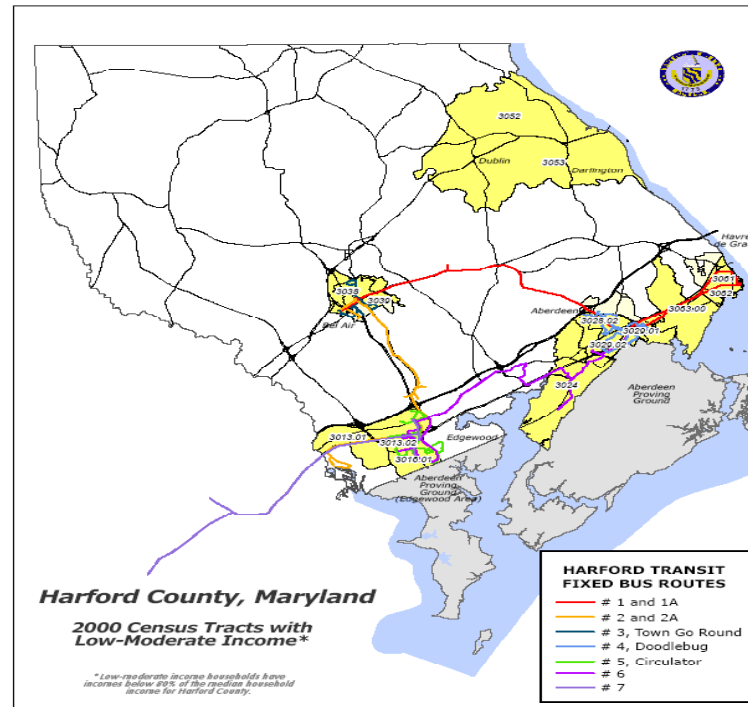
Harford County offers an array of Mass transit including inter-county and intra-county bus services. The Harford County Transit operates fixed bus routes that connect Joppatowne, Havre de Grace, Bel Air, Edgewood and Aberdeen. The Harford Transit also operates bus service for the Town of Bel Air and the City of Aberdeen. In partnership with the State commuter bus routes are provided to downtown Baltimore. The Maryland Transportation Administration provides rail service to Harford County that extends to the Washington & Philadelphia region. In addition, a commuter assistance/ridesharing program administers and promotes carpooling and works to expand and provide improved service for the commuting population in the region. Finally, the County offers a para-transit service for the elderly and to the special needs population.

Transportation is emphasized and efforts are mostly concentrated in the Development Envelope (Route 24 and I-95 corridors) where there is access to jobs and the locations of the business parks in Harford County.

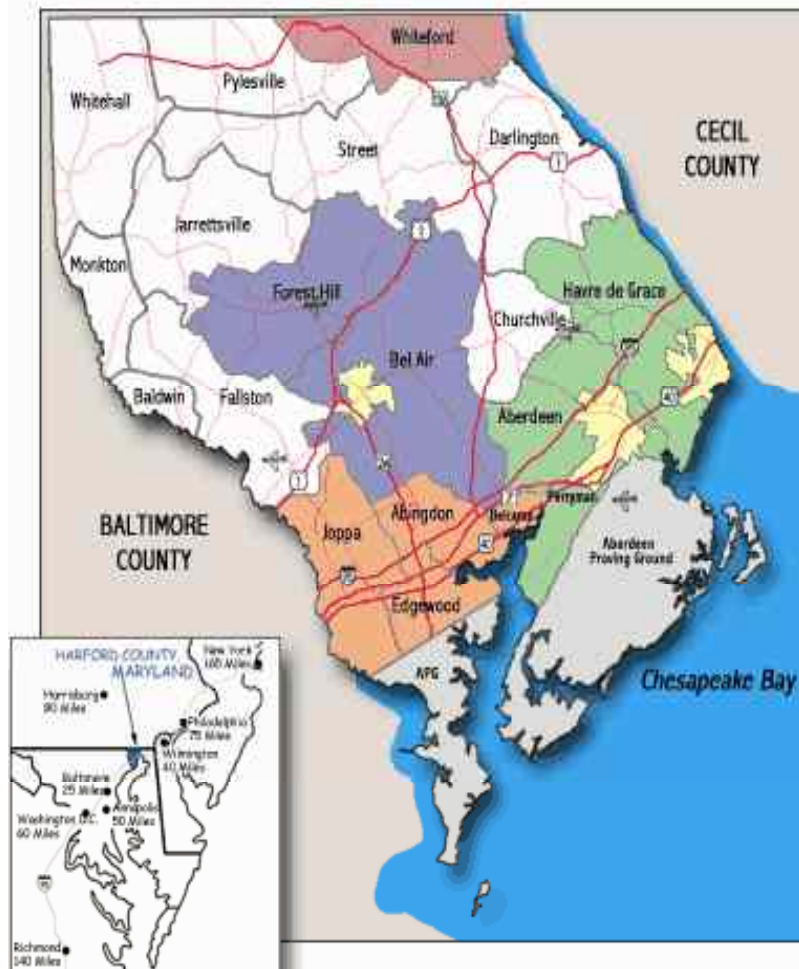
Harford County's efforts to increase transit ridership and comply with the Clean Air Act Amendment are oriented toward the commuter and increasing the frequency of existing services. A series of surveys and planning studies were conducted to determine the need for future transit improvements. The surveys evaluated employers, employees, existing transit users and non-transit users on their interest of public transportation in the County. Harford County is also actively involved in the Mass Transit Administration's efforts to develop a Long Range Regional Transit Plan.

In Harford County a large percentage of employers and employment centers are located along the Route 40 corridor. Commuters travel to these employment centers from all over the region. Commuters who travel from Baltimore and communities to the south have reverse commute because they are traveling in the opposite direction from the majority of the commuting population. The increase of employment opportunities in Harford County, especially along the Route 40 corridor and at Aberdeen Proving Grounds, necessitates a reverse commute option that would encourage employees to work in the area.

As the popularity of the local transit system increases, the purposes and utilization of the system will become varied and expanded. In order to accommodate diversified needs, exploration of enhancements and expansion of the existing system are being evaluated, particularly with emphasis BRAC will have on Harford County.



The above map represents the Harford County Transit Fixed Bus routes overlay by the 2000 Census low to moderate income tracts. As you can see the majority of the bus routes are located within Harford County priority areas and the development envelope along the Rt. 40/ I-95 corridor and run through the low-mod areas, except for the Darlington / Dublin area a rural community up in the northern end of the county.



Harford County's Income Distribution

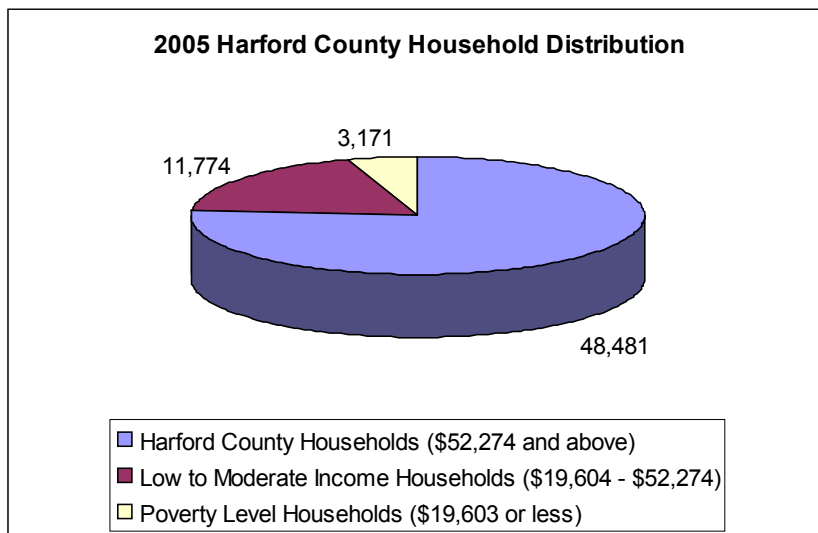
Each year, the Department of Housing and Urban Development designates income limits for jurisdictions to use to be able to qualify individuals as low to moderate income. The Department of Housing and Urban Development's definition of low to moderate income means an annual household income less than 80% of the area median income, as established by HUD. The most recent income limits are from FY06 and were effective May 3, 2006. For Harford County, the limits are listed below:

**HUD Income limits
Harford County, Maryland
Effective May 3, 2006**

		1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Poverty Level	30% limits	15300	17500	19650	21850	23600	25350	27100	28850
Very low income	50% limits	25500	29100	32750	36400	39300	42200	45150	48050
Low income	60% limits	30600	34920	39300	43680	47160	50640	54180	57660
Moderate income	80% limits	40800	46600	52450	58250	62900	67550	72250	76900

Depending upon your household size, an income that is less than 80% of the area median income is considered low to moderate income. An income that is less than 30% of the area median income is considered to be a household living in poverty. For example, a two person household making less than \$17,500 a year, would be considered a household at the poverty level.

Approximately 24% of Harford County Residents can be classified as low to moderate income, with 5% of those households living at the poverty level. The remaining 76% earns more than \$52,274 per household.



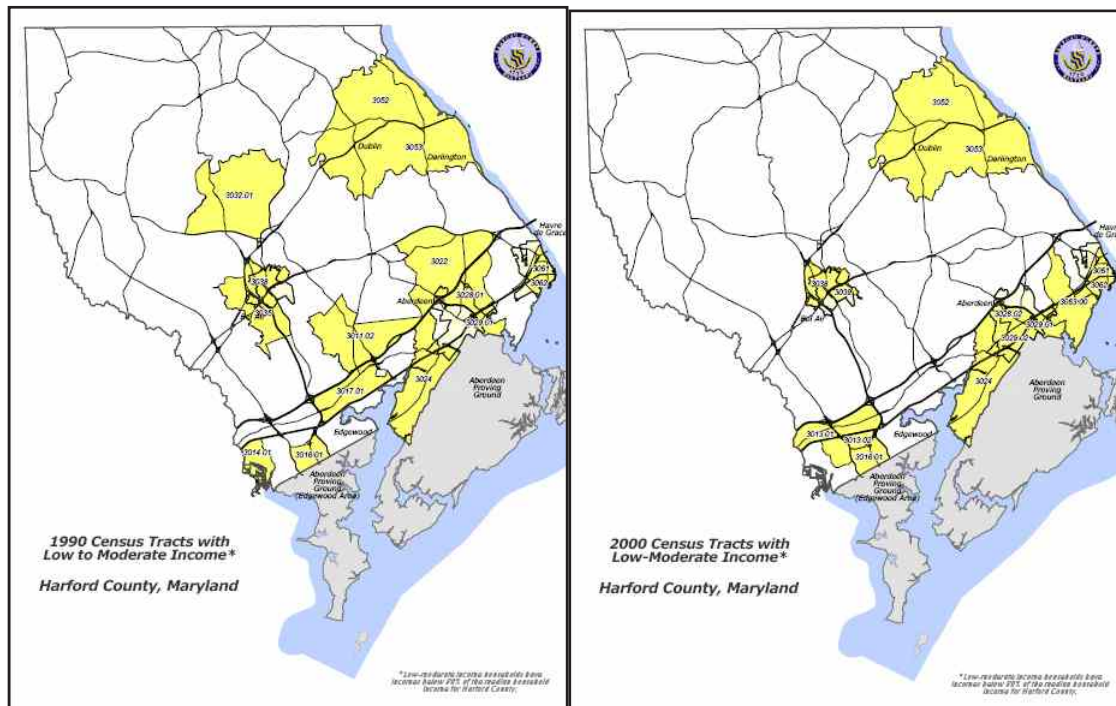
Source: U.S. Census, 2005 American Community Survey

The chart above illustrates 2005 Harford County Household distribution of income levels. The largest slice of the pie chart represents Harford County households that are not poverty, nor low-income households. These households make more than 80% of the area median income (\$52,274 and above). The low to moderate income households portion representing 11,774 households have income that are less than 80% and at least up to 30% of

the area median income. The 3,171 households that represent the poverty households are households that have less than 30% of the area median income, or \$19,603 or less in annual income.

Harford County's Low to Moderate Income Population

Low to moderate income means household annual income less than 80% of the area median income, as established by the Department of Housing and Community Development. As shown in the previous chart, Harford County has 14,945 households that meet this criteria. The Department of Community Services is able to map areas where high concentrations of low to moderate households reside.



The map above represents 1990 and 2000 Census tracts that are low to moderate income. During this period, the low to moderate income areas have become more concentrated or clustered along the Route 40 corridor. These areas include Darlington and Dublin in the northern part of the county, a portion of Bel Air in the central part of the County, and areas of Joppa, Edgewood, Aberdeen and Havre de Grace along the Rt. 40 corridor in the southern part of the County. Since Harford County is a 1st quartile percentage community at 41.8%; the census tracts all represent households whose incomes are less than 80% of the median household incomes. During the time frame of the Consolidated Plan (FY08-2012) the next ten year census in 2010 will occur, which will most likely change the look of the low to moderate income areas. The analysis indicates some census tracts will no longer qualify as low to moderate income areas, as Harford County becomes a more affluent county.

The following chart illustrates county census tracts designated as low-to-moderate income in 1990 and 2000. The shaded tracts indicate when the area was designated as low-to-moderate income. In the past ten years the number of low-to-moderate income areas has decreased as the population has grown. Areas designated as low-to-moderate income in 2000 are not a surprise to Harford County. These areas include the Edgewater Village area in Edgewood and older sections of Aberdeen and Bel Air and downtown Havre de Grace.

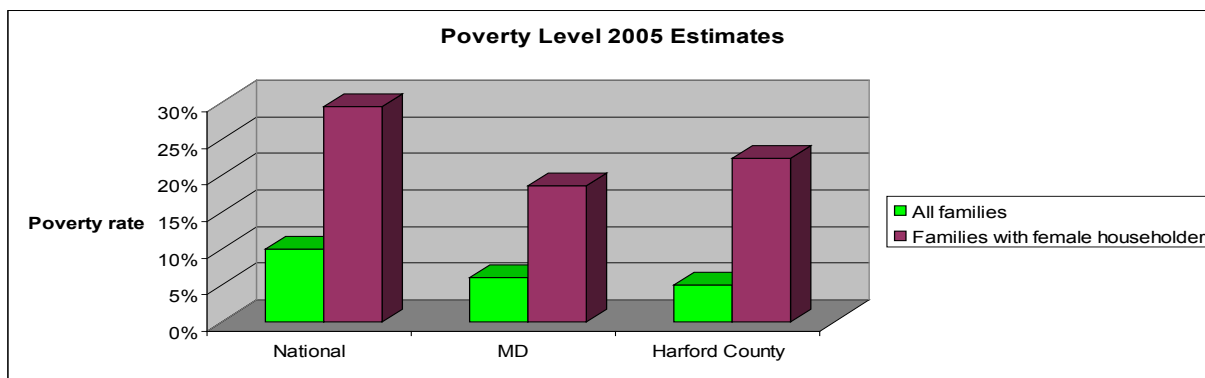
Location	Census Tract	1990 Household Size	2000 Household Size
Abingdon	3011.02	655	922
Edgewood	3013.01	1278	1306
Edgewood	3013.02	2355	2656
Edgewood	3014.01	2561	2905
Edgewood	3016.01	2512	2193
Belcamp	3017.01	1131	2522
Belcamp	3017.02	1175	1883
Aberdeen	3022.00	960	961
Aberdeen/Perryman	3024.00	945	1078
Aberdeen	3028.01	994	1215
Aberdeen	3028.02	1587	1805
Aberdeen	3029.01	944	949
Aberdeen	3029.02	1949	1806
Forest Hill	3032.01	918	1503
Bel Air/Abingdon	3035.00	2314	3238
Bel Air	3038.00	3068	3492
Bel Air	3039.00	990	966
Dublin-Darlington	3052.00	1059	1056
Dublin-Darlington	3053.00	769	793
Havre de Grace	3061.00	1777	1843
Havre de Grace	3062.00	1297	1258

Key: Shaded areas denote when census tract designated as low-to-moderate income.

Harford County's Poverty Population

Poverty households are those that make less than 30% of the area median income. For example, a 4 person household that makes less than \$21,850 (FY06 income limits) is a poverty household.

The graph below represents the 2005 estimated Poverty levels in Harford County as compared to both Maryland and National levels. The 2005 estimates illustrates 5% of families households were below poverty level the household type most likely to live in poverty are households with a female head of householder which represents 22.3% living below poverty level.



Source: U.S. Census, 2005 American Community Survey

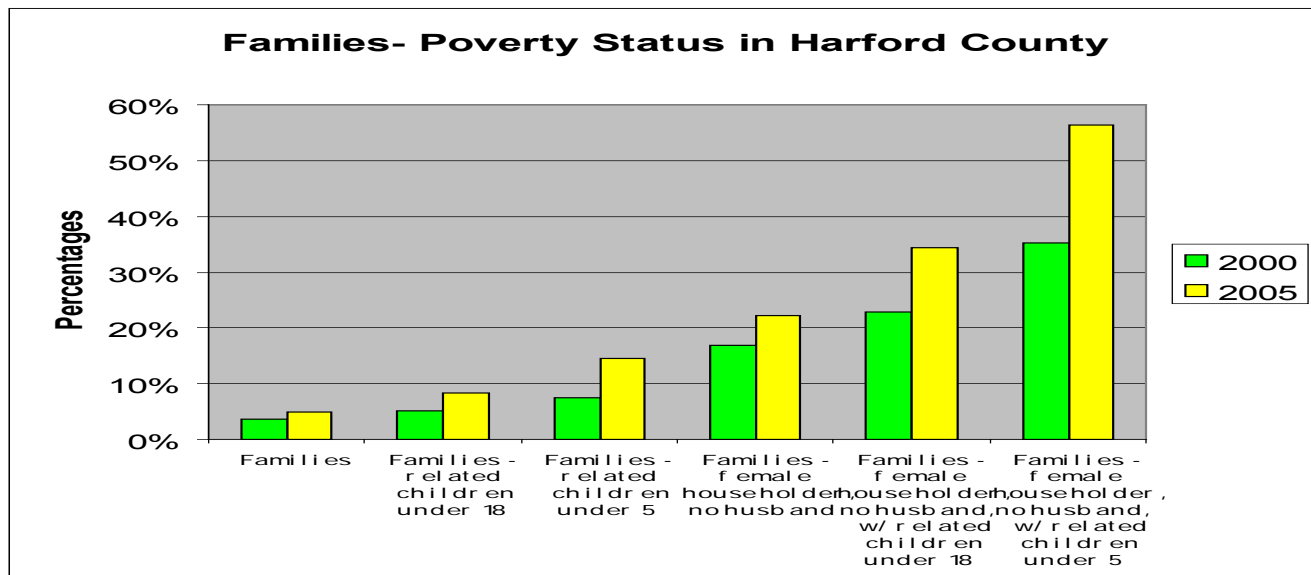
Further analysis of the 5% of the population living in poverty indicates the number represents the percentage of families whose income in the past twelve months is below the poverty level. This means out of the total number

of families represented in the 2005 Census estimates, 5% percent of those families or 3,171 families in Harford County have income that are below poverty level. Harford County has a total of 9,023 female heads of household families with no husband present. Of those households, a total of 2,012 households (22.3%) are living below poverty level. A majority of those female head of households that are below poverty level have children under 5 years of age residing with them.

Analysis of Female Headed Households in Poverty

Total Harford County population	237,644
Total # of Harford County households	63,426
5% of households below poverty level	3,171

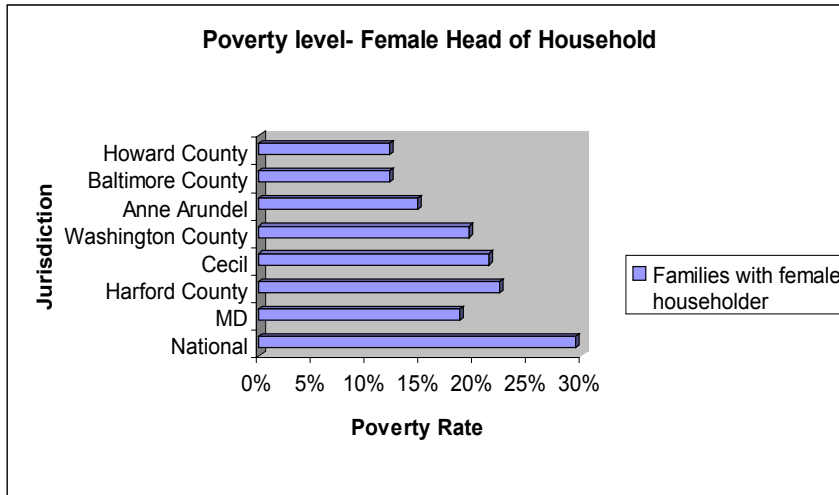
Total # of Harford County female head of household	9,023
22.3% of female-headed households are below poverty level	2,012



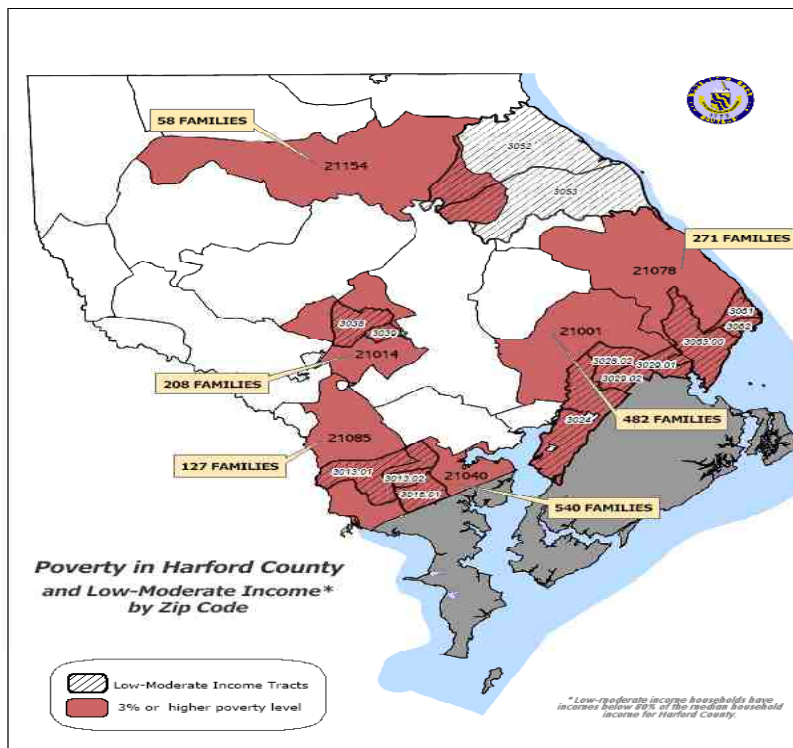
Source: American Fact Finder, U.S. Census

The graph above illustrates families in poverty status representing 2000 and 2005 statistics. The interesting trend to point out is the last two columns; families- female head of household with children under 18 and under 5. There is a significant increase in the percentages from 2000 to 2005 in the number of female head of household families (with no husband present) with children that have high poverty status percentages. In the column representing families- female householder, no husband, with related children under 18 years; in 2000 the percentage was a little over 20% were poverty, but in 2005 it jumped to over 30% at poverty level. In the last column representing families- female householder, no husband, with related children under 5 years; in 2000, about 35% was at the poverty level, and in 2005 the percentage went up to almost 60%.

Female Head of Household - % of families whose income in the past 12 months is below the poverty level



Source: U.S. Census, 2005 American Community Survey



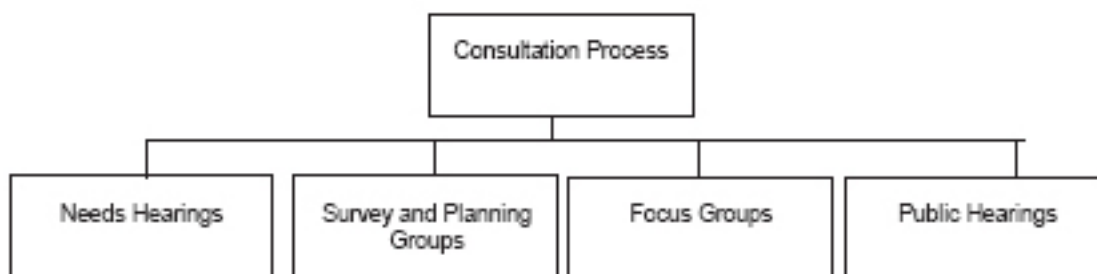
This map illustrates the zip codes in the county that have a 3% or higher poverty level in relation to the low to moderate income census tracts. The poverty does follow that of the low to moderate census tracts but it also shows that poverty in the county is not just concentrated in one area, but is sporadically spread geographically throughout the county.

Consolidated Plan - Consultation Process

With the understanding that the information compiled in the previous demographic analysis section would serve as a valuable tool in the compilation of the Consolidated Plan, the Department of Community Services utilized the vast amount of recent data to address the existing and future needs of Harford County's low to moderate income communities.

The Department of Community Services hosted a variety of events designed to provide a forum for input into the consolidated planning process. As found in all quality planning documents, the planning process needed to be inclusive. Harford County sought extensive input from community stakeholders – low-to-moderate income

persons, non-profit and for-profit providers, government agencies, commissions, task forces, and concerned citizens. Members of these groups, recipients of their services, and Harford County citizens had the opportunity to provide input in the following forums; needs hearings, planning and survey groups, various focus groups, and public hearings. More in-depth detailed information was gathered through meetings and interviews with stakeholders throughout the planning process. Finally, Community Services partnered with a number of provider groups throughout this past year, resulting in studies and task forces designed to identify action items for this plan.



Needs Hearings

Harford County's Department of Community Services conducted a series of public needs hearings throughout the county. Each of the needs hearings were hosted and moderated by advocates and providers for Harford County's low to moderate income communities. Timely notices were placed in the local newspaper, *The Aegis*, and invitations sent to local providers and agencies requesting attendance and allowing time to prepare comments and suggestions. The content for these particular meetings included an in depth look at county demographics and factors effecting the low to moderate income community. The presentation included topics such as population, income, education, housing, minority concentration areas, and rental availability. Each of these topics looked at Harford County in its entirety, as well as the county in comparison with State, National, and surrounding jurisdiction's numbers. The public hearings were well-attended and provided valuable feedback that has been taken into consideration while developing this plan. Community Development staff were on hand to record verbal comments and suggestions. At the conclusion of each needs hearing, a survey was provided to all participants providing another opportunity for individuals to provide input. The results can be found in the Appendix of this document.

NEEDS HEARING NOTICE FY 2008- FY2012 Consolidated Plan

The Harford County Department of Community Services conducted public hearings to obtain citizens views on the needs for the low to moderate income. The purpose of these hearings was to record citizens input into the planning process for Harford County's five year consolidated plan (2008-2012). Emphasis was placed on the need of the low-income, disabled, elderly, and homeless within Harford County.

DATE	HOST	LOCATION	TIME
November 21, 2006	Harford Roundtable	205 Hays Street Bel Air, MD	Noon
November 27, 2006	Commission on Disabilities	205 Hays Street Bel Air, MD	5:00 PM
November 28, 2006	Commission on Women	Harford Community College Bel Air Hall, Room 103 Bel Air, MD	5:30 PM
December 7, 2006	FACE-IT	Harford County Council 212 South Bond Street Bel Air, MD	6:30 PM

Additional hearings were held at each of Harford County's Community Councils. A full demographic analysis presentation was offered followed by a question and comment period. Community Council presentations offered a detailed look at the community in which attendees resided in addition to that of surrounding areas. Items covered in the meetings included population, income education, low to moderate income areas, factors influencing low to moderate income communities, and housing. Meeting took place on the following dates:

DATE	COMMUNITY	LOCATION	TIME
January 8, 2007	Joppa/Joppatowne	555 Joppa Farm Road Joppa, MD 21085	7:00 PM
January 10, 2007	Edgewood	2100 Cedar Drive Edgewood, MD 21014	7:00 PM
January 23, 2007	Fallston	2303 Carrs Mill Road Fallston, MD 21047	6:30 PM
January 31, 2007	Jarrettsville/Norrisville	5310 Norrisville Road White Hall, MD 21161	7:00 PM
March 15	Whiteford/Cardiff Pylesville/Street	708 Highland Road Street, MD 21154	7:00 PM
March 22	Dublin/Darlington	1024 Main Street Darlington, MD 21034	7:00 PM

Surveys and Planning Groups

At the conclusion of each public hearing, Community Development staff distributed and requested completion of the 2008 Needs Analysis Survey. The survey featured questions dealing with issues such as; perceived greatest areas of need for citizens, transportation, housing, and county programming. Using public notices, personal invitations to advocacy group membership list, and local agencies requesting attendance resulted in excellent turnouts from groups representing a wide range of advocate groups. Many advocacy individuals attended multiple sessions and completed multiple surveys. Each of these responses were valued and counted, with their input shown in the survey results portion of the plan. Utilizing the survey method, the data collected also included thoughts from individuals that may have been uncomfortable speaking in a public setting.

Survey Results of Perceived Areas of Need:

- ▶ Seventy four percent of those surveyed felt Harford County currently does not have an adequate amount of programming to address the needs of the growing population.
 - Thirty eight percent felt there was a need for additional affordable housing programs
 - Twenty three percent felt there was a need for additional transportation services
 - Fourteen percent felt there was a need for additional job training programs
 - Additional programming suggestions included: senior programming programs, school programming, educational opportunities, and health care.
- ▶ Greatest Area of Need for Harford County CitizensForty eight percent - affordable housing
 - Fifteen percent – crime reduction
 - Fourteen percent – public transportation
 - Additional areas of need include: single women programming, educational opportunities, senior housing, drug treatment, senior programming, health care options
- ▶ Eighty five percent of those surveyed felt Harford county does not have an adequate number of houses and rental options for those in need
- ▶ Ninety four percent of those surveyed felt Harford County does not have an acceptable level of public transportation.
- ▶ Eighty two percent felt Harford County was an affordable place to live in comparison to surrounding counties.
- ▶ Survey recipients felt the factors contributing most heavily to families remaining in low to moderate income brackets include
 - Thirty seven percent - employment opportunities
 - Twenty three percent – education levels
 - Twenty percent – housing availability
 - Additional factors include: transportation, daycare, rental opportunities, and drug abuse.

Planning Groups

Informal and formal meetings were held with human service providers and agencies in the county to provide further input on the challenges, priorities and opportunities of serving the low to moderate income. Community Development participated in a series of meetings with the Commission on Disabilities to identify housing needs and opportunities for persons with disabilities. A focused review of the current housing stock for this population was also studied in the course of the Commission developing their housing recommendations. The same effort was undertaken by the Harford Roundtable in regards to meeting the needs of Harford County's homeless. Several taskforce groups were developed from these exercises to look at solutions to homeless issues. For example, each month service providers from county, state and non-profit agencies meet to discuss difficult to serve clients and their case management before the person "falls through the cracks" of the continuum of care. The result has been better communication among agencies and better utilization of service by the client.

This year, Harford County is pleased to announce the formation a new Housing Coalition. The primary function of the Coalition will be to review and develop strategies which address a wide range of affordable housing issues. The coalition will continue to develop their mission and goals in the coming months.

Focus Groups

In order to gather more detailed information about the specific populations this consolidated plan will serve, public needs hearings were conducted with a number of focus groups. These sessions allowed greater insight into the thoughts and needs of those who directly serve persons with disabilities and the homeless as well as provided a voice for persons from the population throughout our planning process. Interested parties included the Office of Drug Control Policy, FACE-IT, Harford Roundtable, Commission on Women, Commission on Disabilities, Community Councils, and the Department of Social Services. Additional in-depth detailed information was gathered through meetings and interviews with these stakeholders. Focus group meetings took place at the following dates and times.

Focus Group Meetings

Group	Date	Location
Harford Roundtable	March 22, 2006 July 18, 2006 - cancelled September 26, 2006 November 21, 2006 January 30, 2007 March 20, 2007 May 15, 2007 July 17, 2007 September 18, 2007 November 20, 2007	Historic Bel Air Colored High School 205 Hays Street Bel Air, MD
Harford County Services Collaborative	March 7, 2006 June 7, 2006 September 6, 2006 October 4, 2006 December 6, 2006	Historic Bel Air Colored High School 205 Hays Street Bel Air, MD

Public Hearings

Upon completion of this document, Community Development provided a thirty (30) day public review and comment period from July 1, 2007 through July 31, 2007. In addition to making the consolidated plan available in all public libraries and at this office, the following organizations were provided a copy of this document to review and provide comment.

- * City of Aberdeen – Planning & Community Development
- * City of Havre de Grace – Community Development & Planning
- * City of Havre de Grace Public Housing Authority

- * Commission on Disabilities
- * Core Services Agency of Harford County, Inc.
- * Harford County Department of Social Services Advisory Group
- * Harford County Office on Aging Advisory Group
- * Harford County Housing Agency
- * Harford County Office of Human Relations
- * Harford Habitat for Humanity, Inc.
- * Harford Roundtable
- * Home Partnership, Inc.
- * Town of Bel Air – Community Planning & Development

Public hearings on the plan were held at the following dates and locations during the comment period. A summary of comments received is located in the Appendix of this document.

Consolidated Plan Public Hearings

Date	Location	Time
July 2, 2007	City of Havre de Grace 711 Pennington Avenue Havre de Grace, MD 21078	7:00 PM
July 6, 2007	Highland Community Center 708 Highland Road Street, MD 21154	11:00 AM
July 10, 2007	Edgewood Library 629 Edgewood Road Edgewood, MD 21040	3:00 PM
July 16, 2007	City of Aberdeen 60 North Parke Street Aberdeen, MD 21001	6:00 PM
July 18, 2007	Harford County Government Department of Community Services 319 South Main Street Bel Air, MD 21014	Noon

Housing and Market Analysis

Overview

During the first five years of the 21st century, a downturn in the economy, the increase in population, and the formation of new households, resulted in an unstable housing market. Compared to the 1980's and early 1990's, housing construction slowed. Throughout the same period, the vacancy rates and homeownership levels have remained stable or increased. Housing prices are increasing, which has made the cost of housing (1st homes and rental units), especially for 1st time homebuyers who make less than 80% of the area median income, less affordable.

Harford County experienced an incredible increase in housing demand and housing cost in the 2000 – 2005 time periods. Competition for the limited number of homes currently available on the market has created a rapid escalation in home prices. Although these stresses were felt in Harford, the same housing stresses were felt statewide. The State of Maryland, in general, has a relatively high housing cost burden. In 2006, Maryland ranked 6th as the least affordable state in which to live, with regard to median home sales price. The soaring home prices in Maryland caused the state's national ranking in housing affordability to drop from the 20th most affordable in 2000 to 39th in 2006. Housing has recently become a topic pushed to the forefront on state and local levels across Maryland and the Mid-Atlantic region. As a result of this renewed interest, a state taskforce was established to place emphasis on the need for government and the housing industry to create tools aimed at creating affordable housing opportunities for all Marylanders.

Housing Characteristics

Population levels within the County, according to census records, have been growing at a higher rate than that of the State in recent years. Harford County desires to maintain the ability to offer quality housing opportunities for all residents; however, this will be a challenge due to the impending impact of the Base Realignment and Closure (BRAC). Many new housing developments are being built to keep up with the growing population. Most of Harford County's new development growth has been within the Development Envelope, along the Rt. 24 corridor between Abingdon and Bel Air and along the Rt. 40 corridor between Edgewood and Riverside. As reflected in the table below, over the past five years, there has been steady increase in building permits issued for new housing in Harford County.

Harford County- Baltimore Region Residential Permit Activity 2001-2005

Jurisdiction	2001	2002	2003	2004	2005	Total	Percentage of Baltimore Region
Harford County	1,883	1,886	1,992	1,781	2,189	9,731	18.0%
Anne Arundel County	2,763	2,499	2,998	2,380	3,014	13,654	25.2%
Baltimore City	216	368	829	723	1,262	3,398	6.3%
Baltimore County	3,618	2,949	2,817	2,209	1,990	13,583	25.1%
Carroll County	1,364	1,546	988	923	675	5,496	10.2%
Howard County	1,509	1,637	1,453	1,840	1,781	8,220	15.2%
Total	11,353	10,885	11,077	9,856	10,911	54,082	100%

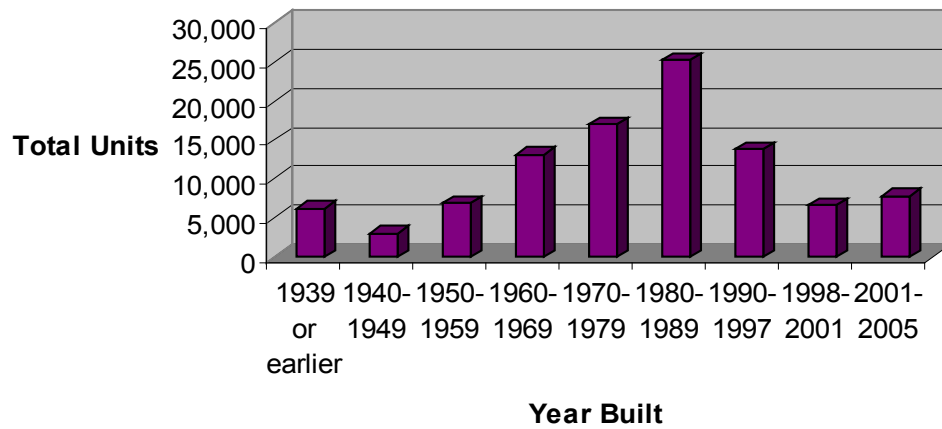
Source: Baltimore Metropolitan Council, March, 2006

To make sure new development is managed, undeveloped land is closely monitored in the county. A considerable amount of land formerly used for agriculture is as yet undeveloped. The County, through its Department of Planning and Zoning, regulates the development of land in both rural and suburban areas through the zoning code and subdivision regulations. At the time of the writing of this document, Harford County was in the process of updating its zoning code and Land Use Plan.

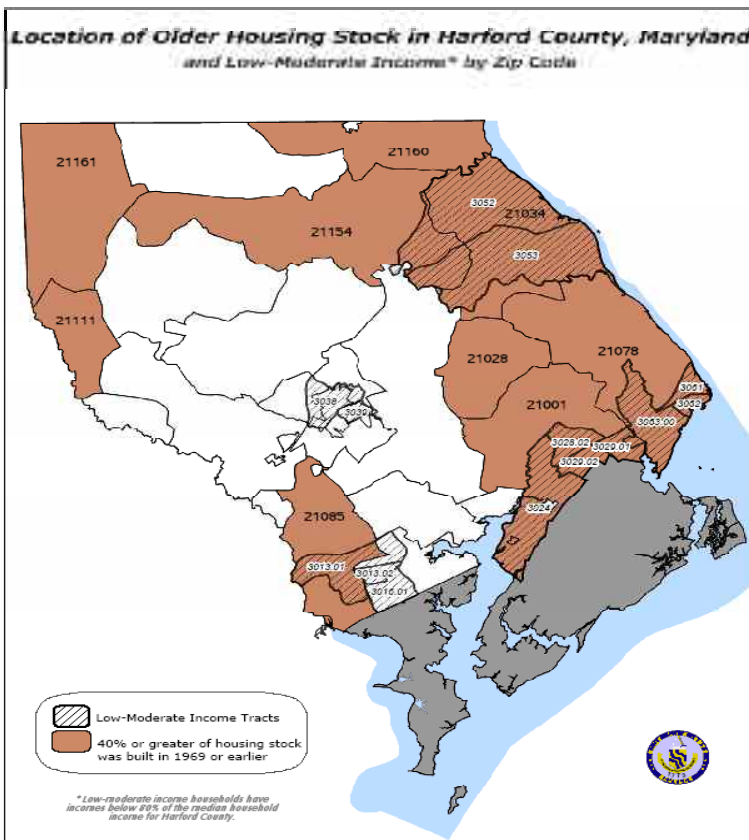
Age of Housing Stock

While new construction plays a part in describing the county's housing characteristics, it is also important to examine the existing housing stock, which the graph below illustrates that the proportion of new building in Harford County occurred during the 1980's. This ten-year frame saw the largest number of housing units built. This means while Harford County's housing stock is aging, it is still relatively new and the majority of it has access to updated infrastructure, free of lead-based paint, and indoor plumbing.

Year Housing Structures Built in Harford County, 1939-2005



Harford County's older units can be located in the highlighted zip codes in the map below. These structures were primarily built during the 1950s and 1960s and are now in need of rehab, primarily façade improvements (new roof, updated siding, gutters, and window treatments).



Statistics regarding the age of a structure are useful in evaluating structural conditions. Although the age of the structure does not necessarily imply its conditions, it may point to an area or areas where repairs, heating costs, and inadequate plumbing and electrical systems may be prevalent.

Substandard Housing Units in Harford County

Substandard Condition and not Suitable for Rehabilitation. Dwelling units that are in such poor condition as to be neither structurally nor financially feasible for rehabilitation.

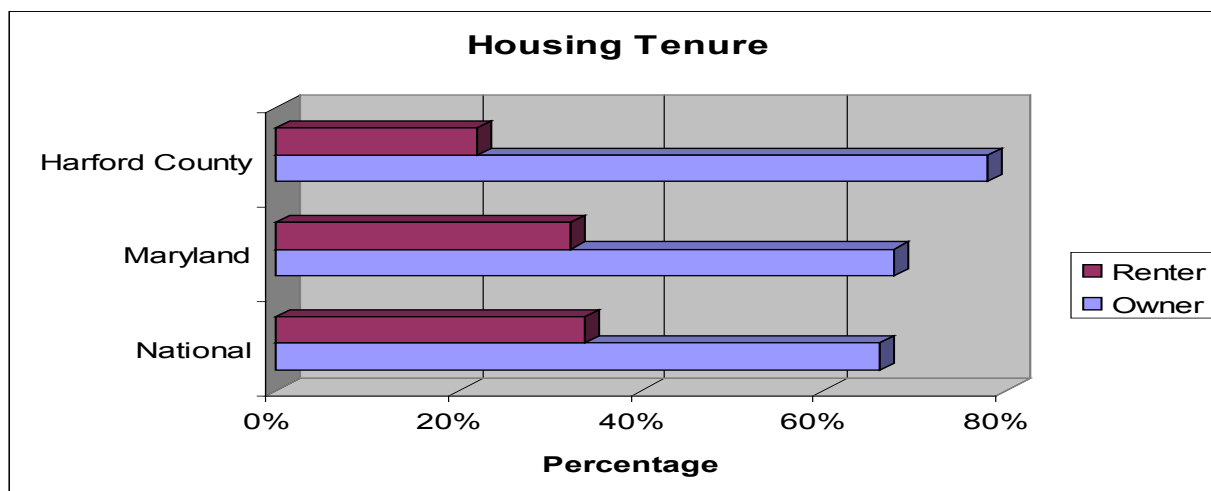
- **Substandard Condition but Suitable for Rehabilitation.** Dwelling units that do not meet standard conditions but are both financially and structurally feasible for rehabilitation. This does not include units that require only cosmetic work, correction of minor livability problems or maintenance work.
- **Substandard** means that buildings deemed substandard “would also fail to meet the housing quality standards for the Section 8 Housing Assistance Payments Program - Existing Housing (24 CFR 882.109). This means that substandard buildings must fail both the housing quality standards as well as local standards.

In Harford County, there are a total of 7,584 substandard housing units. Of these, 5,741 housing units were built in 1939 or earlier. There are 283 units lacking complete kitchens and 401 units lacking complete plumbing. The number of overcrowded housing units in Harford County is 1,159. Obviously, not all units built prior to 1939 are substandard; however, most of these housing units could have lead paint problems. These units are very venerable to rehab and are not concentrated in one area, but spread throughout the county. The county cannot determine what type of household currently lives in substandard housing units until they access rehab programs where then it is determined whether they are owners or renters and what income levels they represent.

Homeownership vs. Rental

Housing Tenure

When analyzing housing data, we must first look at tenure- whether the unit is rented or owned by its occupants. Harford County has a high ownership rate which exceeds both state and national levels. The homeownership rate has steadily increased over the last few years, as have the number of renter occupied units. This is a direct correlation with the increase in population. Between 1990 and 2000, the total number of housing units in the county increased by 25.1%. Owner occupied units increased 33.1% and renter occupied units increased 6.2% over the ten year period. This data reflects that homeownership is growing more rapidly throughout the county, compared to the small increase of renter units. In 2000, Harford County's percentage of homeowners was 78% versus 22% of renters.



Source: U.S. Census 2000 figures

The graph below represents 2000 Census figures and the zip codes in Harford County and their housing tenure. The zip codes with the highest renter percentages are Belcamp, Edgewood, Havre de Grace and Aberdeen. All these areas are located along the Rt. 40 corridor in Harford County and also represent the low to moderate income areas as well as high minority concentration areas.

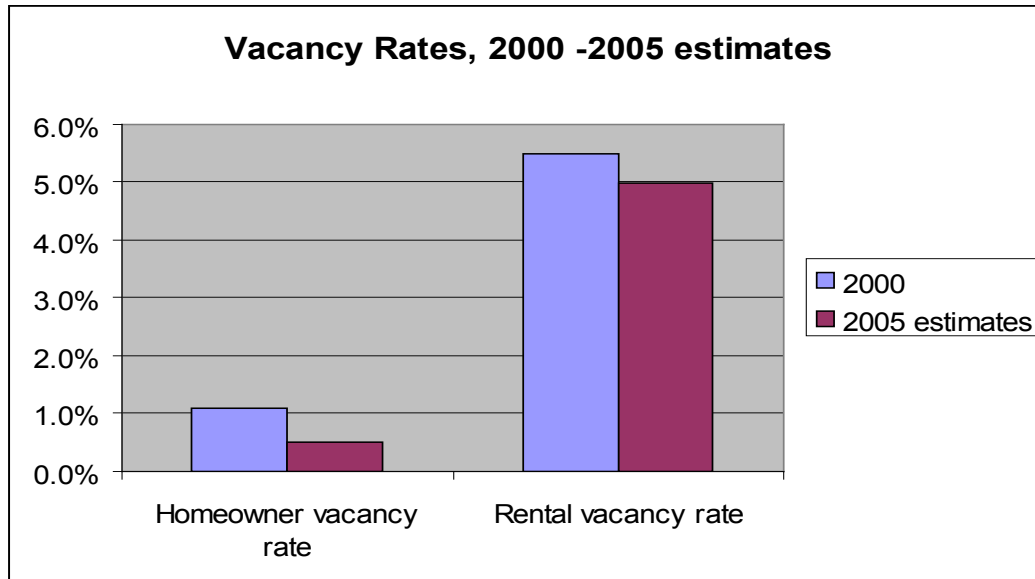


Source: U.S. Census, 2000 figures

Occupancy and Vacancy Rates

The occupancy and vacancy rates within a county have direct relation to the supply and demand theory in economics. Increases in the demand or the need of housing may directly impact the cost of housing; prices may increase because of a high demand for and low supply of housing. On the other hand, a saturated housing market, with high vacancy rates, will lower the need for additional housing and drive down housing values. It is therefore important to monitor the occupancy and vacancy rate in Harford County to ensure that housing values neither increase to the point where homeownership is out of reach nor decrease, thereby affecting the net worth of current county residents.

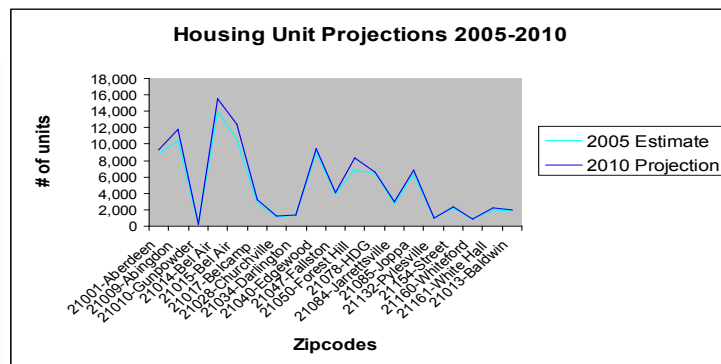
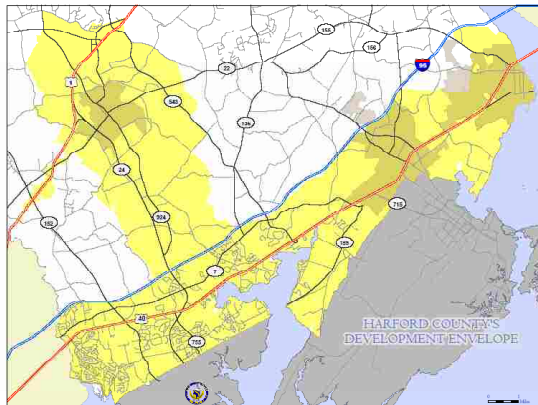
From 2000 to 2005, Harford County did not experience any major changes in occupancy rates of both occupied housing units and vacant housing units. The number of housing units in Harford County increased by 8,976, which accounts for standard growth. The number of vacant units increased over the five year span by 1,564 which is to be expected housing growth. Harford County has a relatively low homeowner vacancy rate. As seen in the chart below. The vacancy rate for homeowners dropped in the five-year period from 1.1% to .5%. The rental vacancy rate seems rather high as compared to the homeowner vacancy rate, dropping from 5.5% to 5.0% in five years, but taking into consideration that almost 80% of Harford County's population owns their own homes and about 20% of population are renters. In Harford County, there are a smaller number of renters than there are owners. In 2000, in Harford County, the majority of the housing (22.8%) that is vacant, were built between the years of 1970-1979.



Source: U.S. Census, American Factfinder

Housing Production and Housing Price

Harford County's housing production is consistent with other jurisdictions; new housing being built is on the rise. In 2005, residential building permits in Harford County numbered 2,150 and were mostly single-family homes at 983 units. Townhomes were the second highest units in new construction at 812 units in 2005. Harford County is the 2nd highest jurisdiction in the Baltimore Metro area, (2nd to Anne Arundel County) with the highest amount of new building permits generated during 2005. The housing production in Harford County is primarily being built within the Development Envelope.



Source: Claritis Demographic estimates

2005 Residential New Construction, Revised 5/15/2006

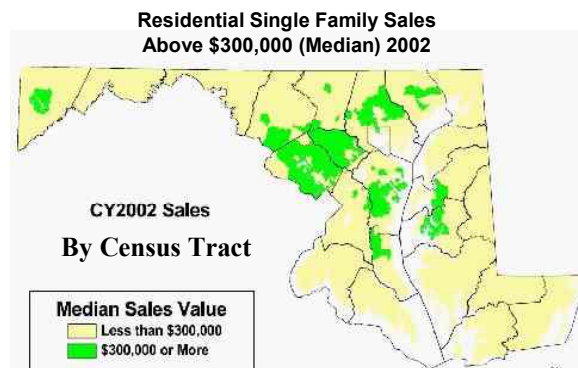
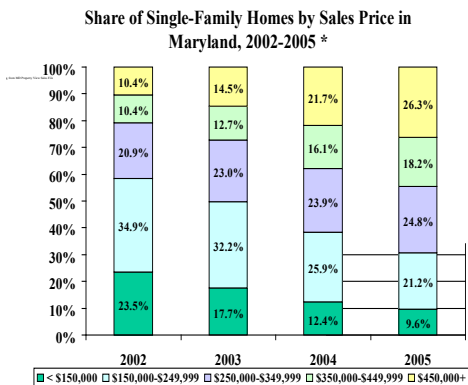
	Anne Arundel County	Harford County	Baltimore County	Howard County	Baltimore City	Carroll County
One Family-Detached (Single-family)	996	983	1188	744	143	545

One Family Attached (Townhome)	570	812	370	592	491	34
Two Family (duplex, other townhomes)	13	2	34	4	11	20
	Anne Arundel County	Harford County	Baltimore County	Howard County	Baltimore City	Carroll County
Multi-Family (more than 5 units in bldg.)	1391	339	397	438	592	70
Mobile Homes	44	14	0	3	0	5
Other Shelters	0	0	1	0	6	21
Totals	3014	2150	1990	1781	1243	696

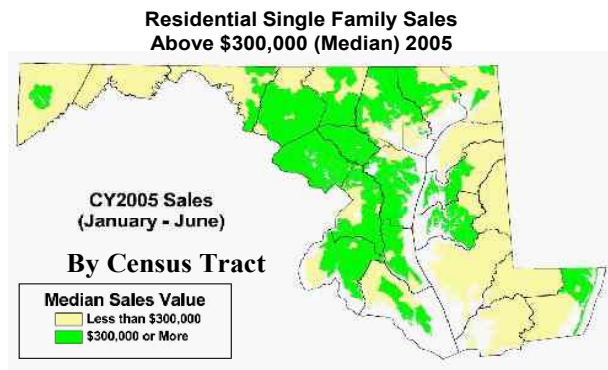
Source: Baltimore Metropolitan Council

Housing Price

Harford County and the State of Maryland are experiencing rapid growth in the housing market. The county's strategic location and strong job market serve to make Harford County an attractive place to call home. Home sale prices have continued to grow as more affluent families relocate to this region to take advantage of all that Harford County has to offer. The following charts help to illustrate the growth trend by looking at the average price ranges homes are selling for both in Harford County and across the region.



Source: Maryland Department of Planning, Planning Data Services



Source: Maryland Department of Planning, Planning Data Services

In Harford County, housing values play a critical role in purchasing a home for either a 1st time homebuyer or a repeat buyer. In Maryland the 4th quarter of 2005, the average sales price of a home was \$319,442 as compared to Harford County at \$279,035.

Harford County Real Estate Trend Indicator

01/01/2006-12/31/2006

	2006	2005	% Change
Total Dollar Volume Sold	\$1,070,932,948	\$1,144,880,449	-6.46%
Average Sold Price	\$293,728	\$279,035	5.27%
Median Sold Price	\$258,000	\$244,000	5.74%
Total Units Sold	3,646	4,103	-11.14%
Average Days on Market	60	39	53.85%
Average List Price	\$303,751	\$285,298	6.47%
Sale Price as a percentage of List Price	96.70%	97.80%	-1.1%

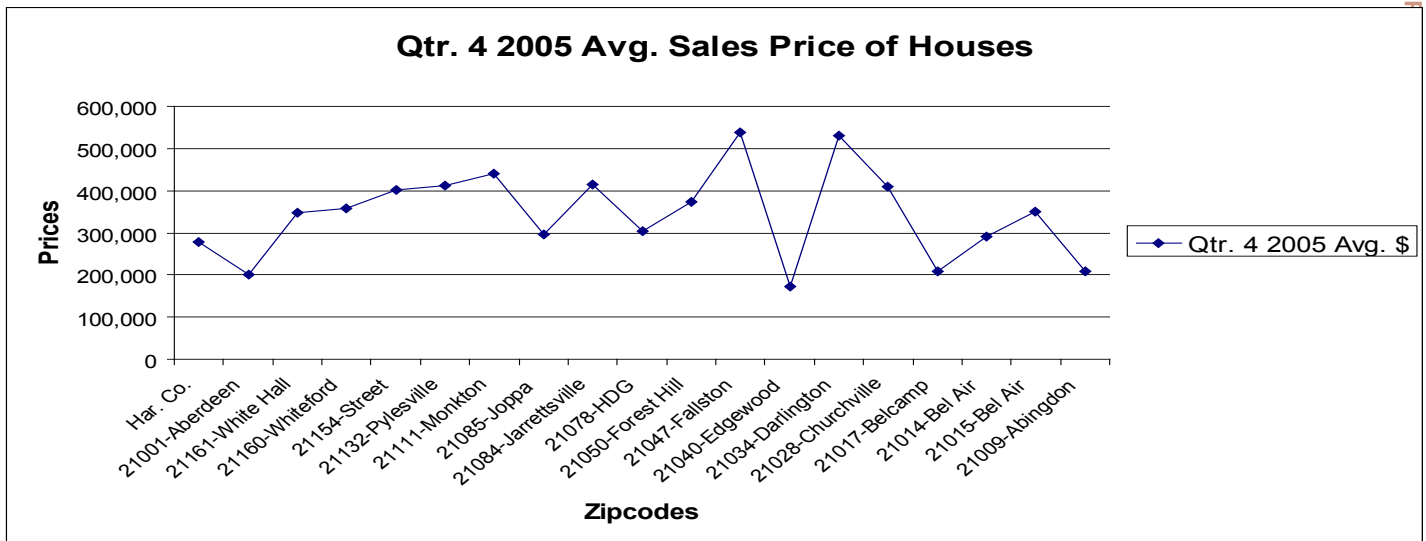
Harford County Real Estate Trend Indicator

01/01/2006-12/31/2006

	Harford County 2006	Harford County 2005	Baltimore County 2006	Baltimore County 2005	Cecil County 2006	Cecil County 2005
Average Sold Price	\$293,728	\$279,035	\$300,502	\$280,225	\$290,845	\$267,512
Median Sold Price	\$258,000	\$244,000	\$253,000	\$235,000	\$252,000	\$235,750
Total Units Sold	3,646	4,103	10,307	11,741	1,155	1,446
Average List Price	\$303,751	\$285,298	\$313,036	\$286,901	\$306,397	\$277,872
Sale Price as a Percentage of List Price	96.70%	97.80%	96.00%	97.67%	94.92%	96.27%

Source: MRIS

Source for above charts: MRIS Sales Statistics



In further analysis of Harford County sales prices, homes located within low income census tracts & minority concentration areas are selling at the most affordable levels and in the more rural areas homes are the most expensive. The more affordable areas consist of the more heavily populated areas, generally found along the Route 40 Corridor. The Route 40 area includes low to moderate income communities such as Edgewood, Aberdeen, and Havre de Grace which feature a higher population density and the largest portion of the county's rental opportunities. The less affordable area of Harford County is found in rural areas located outside of the development envelope. Fallston, Darlington, Pylesville, and Churchville are all communities that fall under this description. The housing markets in these areas are driven by single family homes situated on large building lots. As a result of the limited number of houses located in these areas, and incredibly high demand for the minimal available housing stock, prices in these areas have become the highest in the county.

Analysis of Home Sales in Harford County

The following are zip codes have expensive home sales:

21047, Fallston	\$537,900
21034, Darlington	\$529,200
21132, Pylesville	\$439,500
21028, Churchville	\$409,100

The following zip codes have affordable home sales:

21040, Edgewood	\$173,700
21001, Aberdeen	\$201,100
21009, Abingdon	\$207,968
21017, Belcamp	\$209,700

Harford Home Sales (Source: MRIS Sales Data)

Zip Code	Location	Median Sale Price
Harford County	Harford County	\$269,945
21001	Aberdeen	\$222,250
21009	Abingdon	\$252,450
21017	Belcamp	\$258,995
21040	Edgewood	\$179,900
21085	Joppa	\$255,000

In keeping with planned housing construction, since 1977, the guiding policy for land use decisions has been the focus of new growth within the Development Envelope. The estimated population of the Development Envelope in 2005 was 169,961 and this figure is expected to increase to 213,561 in 2025. These figures do not account for the impending population of BRAC which will be realized as of 2011.

This increase in population will directly correlate with the demand for new housing units within the county. Harford's housing growth through 2010 will impact the following areas most; Abingdon (along Rt. 24 and 924) , Belcamp (along Rt. 7, Rt. 40) , Bel Air and Forest Hill.

Cost Burden for a First Time Homebuyer

The cost of housing is measured by the "cost burden" the percentage of a household's income needed to cover housing expenses (i.e., rent or mortgage payments plus utilities). Paying more than 30% of household income on housing expenses is considered a cost burden, and paying more than 50% is considered a severe cost burden.

The State of Maryland, in general, has a relatively high housing cost burden. In 2006, Maryland ranked 6th as the least affordable state in which to live, with regard to median home sales price. The soaring home prices in Maryland caused the state's national ranking in housing affordability to drop from the 20th most affordable in 2000 to 39th in 2006.

In Harford County, for example, if a first time homebuyer wanted to purchase a home in any of the areas in the county that have affordable home sales we can look at the chart below to see what the cost burden would be. If an individual wanted to purchase a home in Aberdeen, the average home price is \$173, 000 (2005 4th quarter figures). Aberdeen's median household income is \$48,997. If we round up their gross income to \$50,000- the loan amount to purchase a house would be about \$151,715 and an average affordable price would be \$159,700, currently the average home price in Aberdeen is \$173,000 as compared to Harford's median home price of \$279, 035; this means there is a cost burden difference of \$119,335 for a 1st time homebuyer to buy a home in the affordable part of Harford County.

Gross Income	Loan Amount	Affordable Price	Harford Median Home Price	Difference
\$40,000	\$121,410	\$127,800	\$279,035	\$151,235
\$50,000	\$151,715	\$159,700	\$279,035	\$119,335
\$60,000	\$182,115	\$191,700	\$279,035	\$87,335
\$70,000	\$212,515	\$223,700	\$279,035	\$55,335
\$80,000	\$242,820	\$255,600	\$279,035	\$23,435

(Table indicates a 5% down payment, with no more than 25% of income going towards principle and interest.)

Housing affordability is generally measured by an index which shows the ability of a family earning the median household income to qualify for a mortgage loan on a median priced existing single family home. A housing affordability index with a value of 100 portrays a household with the exact median income to qualify for a mortgage on a median priced home. By comparison, an index with a value above 100 signifies a household with more than enough income to qualify for a mortgage loan on a median priced home. On the other hand, an index with a value of less than 100 implies that a family does not have enough income to qualify for a mortgage loan on a median priced home. The two maps below represent for the State of Maryland the first-time homebuyers housing affordability index for 2000 and 2005. In 2006, Harford County ranked 8th among the 24 counties in Maryland with an affordability index of 98.8 and ranked 11th in the median homes sales price of \$284,412.

FIG. 1 - Time Homebuyers Housing Affordability Index - 2000

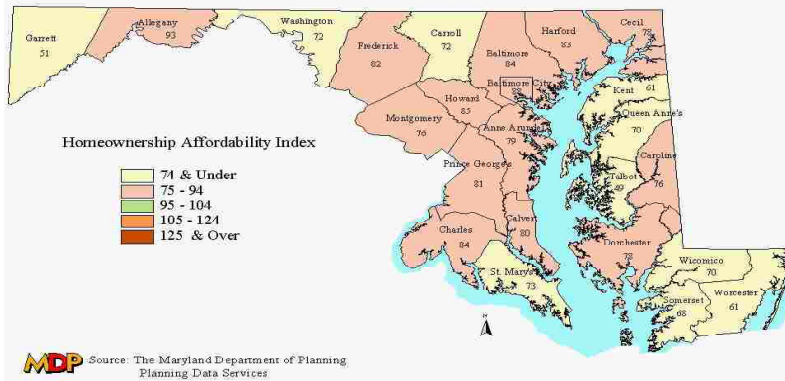
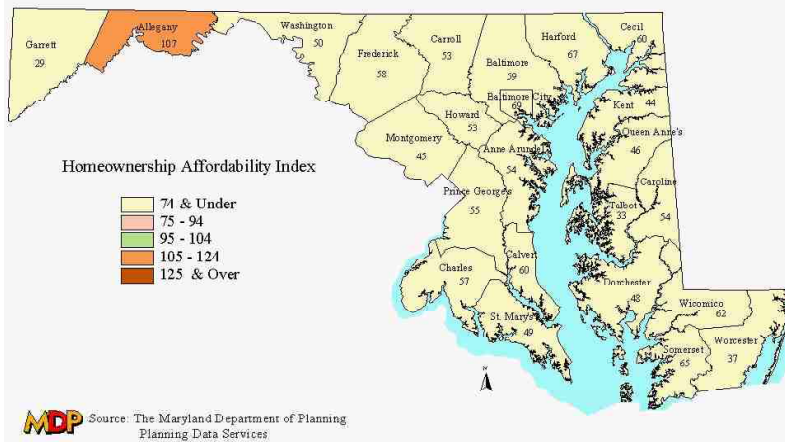
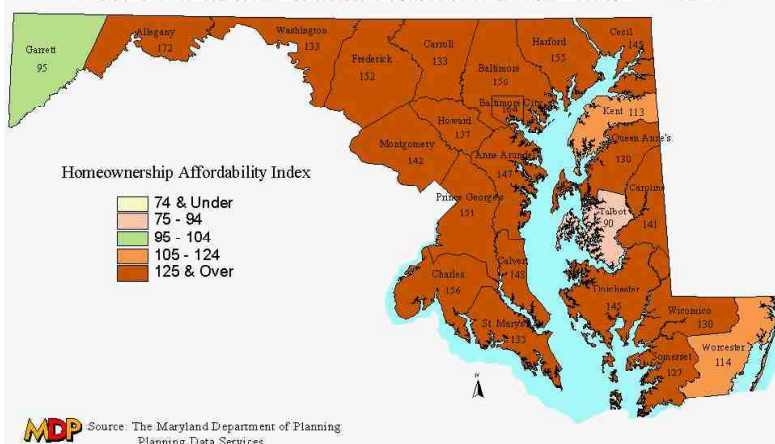


FIG. 1 - Time Homebuyers Housing Affordability Index - 2005

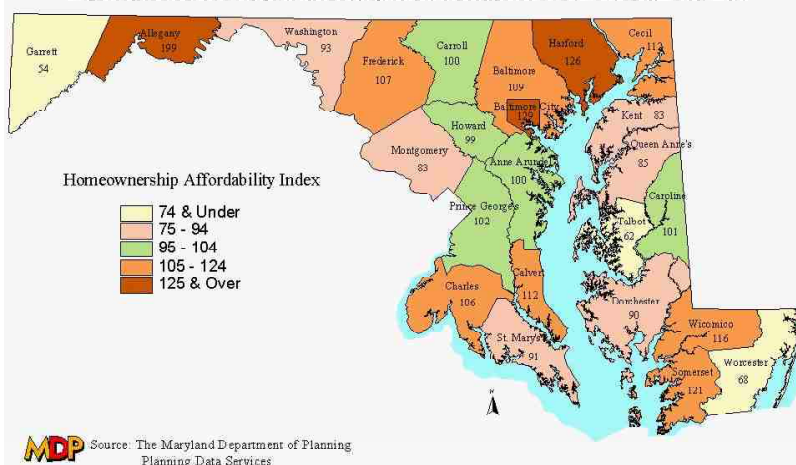


Harford County homeowners have watched their property values increase year after year as additional families look to move into the area. Data shows that current homeowners in Harford County have a favorable chance of selling their home, taking advantage of the historic highs in property values, and relocate into another home with an affordable affordability index number. The following charts illustrate Harford County's index has remained affordable in relation to the rest of the state.

Repeat Homebuyers Housing Affordability Index - 2000



Repeat Homebuyers Housing Affordability Index - 2005



Housing Affordability Index and Median Home Sales Prices in Maryland, 2006

Jurisdiction	Affordability			Median Home Sales Prices		
	Index	Rank	Change from 2000	Index	Rank	Change from 2000
Allegany	171.8	1	11.2%	\$90,130	24	25.4%
Anne Arundel	101.8	6	-39.6%	\$306,975	9	127.5%
Baltimore	99.6	7	-39.4%	\$252,768	14	127.0%
Baltimore City	111.0	2	-36.7%	\$139,291	23	131.6%
Calvert	75.2	21	-49.5%	\$429,116	2	165.2%
Caroline	88.1	14	-42.0%	\$207,981	18	127.8%
Carroll	98.2	9	-40.5%	\$296,899	10	121.4%
Cecil	88.3	13	-18.1%	\$268,224	12	60.1%
Charles	76.1	20	-49.9%	\$407,678	3	171.8%
Dorchester	89.3	12	-39.9%	\$184,845	20	120.1%
Frederick	86.3	15	-34.2%	\$351,364	6	107.0%

Garrett	84.7	17	-39.0%	186,310	19	120.6%
Harford	98.8	8	-38.1%	\$284,412	11	119.1%
Howard	96.3	10	-39.7%	\$379,617	5	121.3%
Kent	92.5	11	-35.7%	\$211,413	17	114.4%
Montgomery	69.6	23	-34.6zz5	\$520,334	1	107.7%
Prince George's	71.1	22	-49.1%	\$391,728	4	173.3%
Queen Anne's	106.8	5	-39.1%	\$257,506	13	112.5%
Somerset	108.4	3	-17.5%	\$139,822	22	72.0%
St. Mary's	80.4	19	-40.4%	\$316,017	8	115.3%
Talbot	65.3	24	-41.6%	\$339,386	7	140.2%
Washington	84.1	18	-34.7%	\$238,648	15	107.4%
Wicomico	107.7	4	-20.5%	\$175,756	21	71.4%
Worcester	85.2	16	-38.2%	\$223,495	16	114.3%

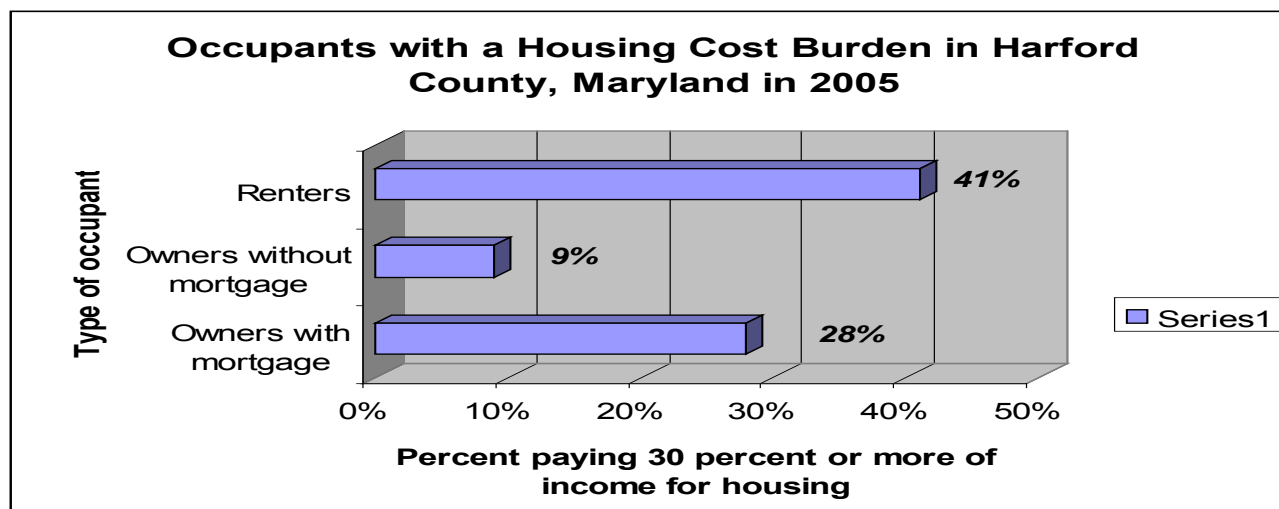
The table below illustrates the housing affordability index for certain Harford County occupations in 2005. If you are a registered nurse in Harford County with a housing affordability index of 111, you can afford more than enough of your income to qualify for a new home. But any of the other occupations have affordability indexes that imply that they don't have income to qualify as 1st time homebuyers if they are purchasing a home on one income only.

Occupation	Average Salary	Housing Affordability Index
Registered Nurse	\$66,800	111
Police / Sheriff	\$45,150	75
Middle School teacher	\$44,725	75
Carpenter	\$36,076	60
Nursing Aid	\$25,150	42

Source: Maryland Department of Planning, Planning Data Services

Harford County Housing Costs

In 2005, the median monthly housing cost for mortgaged owners was \$1,456, non-mortgaged owners \$400 and renters \$797. Twenty-eight percent of owners with mortgages, 9% of owners without mortgages, and 41% of renters in Harford County spent 30% or more of household income on housing.



Source: American Community Survey, 2005

Appropriate Housing

Appropriate housing refers to a household residing in a unit that provides sufficient space for the number of occupants, without exceeding unit capacity. Overcrowding is deemed to be the primary factor when considering whether housing is appropriate or not. The flip side of appropriate housing is being over-housed. The over-housed problem manifests itself mainly with older individuals whose children have moved out, and the remaining couple or individuals have more space than they need. While typically this is not a problem, as people age and their incomes become more limited and other demands such as healthcare cost become more pressing, home maintenance may become unaffordable and be put off until later. Deferred maintenance items can escalate into larger problems, such as water damage from leaky roofs, chipping and peeling paint, aged siding falling off and foundation problems.

HUD defines overcrowded housing as a housing unit that has more than one person per bedroom. Overall, the status of Harford County is much better than in the State of Maryland. In the State, 1.6% of owner-occupied units and 7.8% of renter-occupied units were considered overcrowded, whereas 0.8% of owner-occupied units and 4.0% of renter-occupied units were overcrowded in the County.

Occupants per Room, 2000 Census

	Harford County				State of Maryland			
	Owner-Occupied		Renter-Occupied		Owner-Occupied		Renter-Occupied	
Occupants per room	Occupants	Percent	Occupants	Percent	Occupants	Percent	Occupants	Percent
Total	62,119	100.0	17,548	100.0	1,341,594	100.0	639,265	100.0
.50 or less	49,562	79.8	11,166	63.6	1,067,401	79.6	383,003	59.9
.51 to 1.00	12,086	19.5	5,694	32.4	252,659	18.8	206,602	32.3
1.01 to 1.50	367	0.6	467	2.7	14,715	1.1	26,279	4.1
1.51 or more	104	0.2	221	1.3	6,819	0.5	23,381	3.7

Source: U.S. Census Bureau, American Community Survey, 2000

Renters

Harford County has one of the highest homeownership rates in the State of Maryland, with nearly eighty percent of its residents owning the home in which they live. Twenty-two percent of Harford County residents' take advantage of one of the many rental opportunities that exist.

Number of Households

	Baltimore County	Anne Arundel County	Harford County	Frederick County	Howard County	Washington County
Total Households	299,877	178,670	79,667	70,060	55,851	49,726
Renter Households	97,303 (32%)	43,748 (24%)	17,548 (22%)	16,922 (24%)	12,003 (21%)	17,096 (34%)

Source: The National Low Income Housing Coalition's Annual Out of Reach Report, 2005

The U.S. Department of Housing and Urban Development determines annually a fair market rent based on bedroom size for each area. In Harford County *, the Fair Market Rent (FMR as established by HUD) for a two-bedroom apartment is \$941. In order to afford this level of rent and utilities, without paying more than 30% of income on housing, a household must earn \$37,640 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a housing wage of \$18.10 per hour.

The following charts indicate the Fair Market rent history for the years 2000-2005 and the hourly wage rates that can be expected for unskilled or low-skilled jobs in Harford County.

Fair Market Rent History 2000-2005 Harford County, Maryland

FMR Year	Efficiency	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
FY 2000	\$431	\$527	\$643	\$851	\$974
FY 2001	\$443	\$542	\$661	\$875	\$1,001
FY 2002	\$461	\$564	\$688	\$911	\$1,042
FY 2003	\$566	\$691	\$844	\$1,117	\$1,278
FY 2004	\$596	\$727	\$888	\$1,176	\$1,345
FY 2005	\$611	\$709	\$847	\$1,074	\$1,251

Source: U.S. Department of Housing and Urban Development

Harford County Wage Rates

HOURLY WAGE RATES (2006)			
Selected Occupations:	Median	Entry	Experi- enced
Accountants	\$23.00	\$17.75	\$29.25
Bookkeeping/accounting clerks	15.50	10.50	19.00
Computer systems analysts	34.00	26.25	38.75
Customer service representatives	13.75	9.75	16.50
Electrical engineers	32.50	23.50	39.25
Electronic engineering technicians	29.25	22.50	32.75
Freight, stock and material movers, hand	10.25	7.75	12.75
Industrial truck operators	15.00	12.00	17.00
Machinists	23.75	17.25	25.75
Maintenance workers, machinery	11.50	10.50	13.50
Network administrators	29.00	21.25	36.50
Operations research analysts	48.50	31.50	53.25
Packaging and filling machine operators	11.75	8.00	14.25
Secretaries	14.75	10.50	17.25
Shipping/receiving clerks	14.75	9.50	17.25
Team assemblers	12.00	9.50	14.25
Tool and die makers	22.75	19.00	24.00
Note: These wages are an estimate of what workers might expect to receive in Cecil and Harford Counties. Wages may vary by industry, employer, and locality.			
Maryland Department of Labor, Licensing and Regulation, Office of Workforce Information and Performance.			

In Harford County *, a minimum wage worker earns an hourly wage of \$6.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 118 hours per week, 52 weeks per year. Or, a

household must include 2.9 minimum wage earner(s) working 40 hours per week year-round in order to make the two bedroom FMR affordable. This appears to be a significant burden, however in Harford County *, the estimated mean (average) wage for a renter is \$9.36 an hour. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 77 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.9 worker(s) earning the mean renter wage in order to make the two-bedroom FMR affordable.

As a further analysis, Harford County looked at special needs populations primary source of income, Supplemental Security Income (SSI). Based upon disability and income criteria, these individuals would receive priority on Harford County's voucher list. Monthly Supplemental Security Income (SSI) payments for an individual are \$603 in Harford County *. If SSI represents an individual's sole source of income, \$181 in monthly rent is affordable, while the FMR for a one-bedroom is \$784.

(A unit is considered affordable if it costs no more than 30% of the renter's income.)

* Baltimore – Towson, MD HMFA, 50th percent FMR

Source: National Low Income Housing Coalition, Out of Reach 2006 report

Rental Housing Costs
Income needed to afford 2 bedroom
FMR- Fair Market Rent- established by HUD

	Harford County	Maryland
Housing Cost for a 2 Bedroom FMR	\$941	\$1,044
Income needed to afford 2 Bedroom FMR	\$37,640	\$41,747
Estimated Median Income of Renters	\$40,588	\$40,238
Harford County Median Income	\$72,800	\$77,729

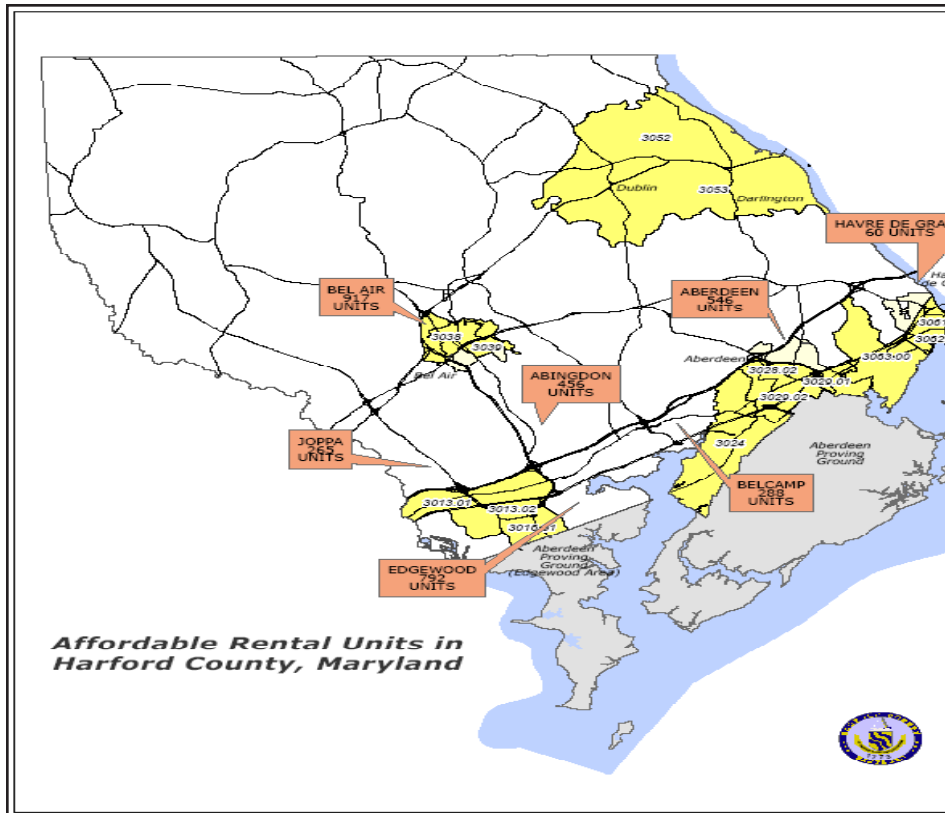
Affordability of a 2 bedroom FMR apartment

	Harford County	Maryland
1 person	\$18.10 @ 40 hrs. a week	\$20.07
2 person	\$9.05 @ 40 hrs. week	\$10.04

Further analysis indicates that from the information gathered above, for an individual to afford a 2 bedroom apartment (FMR) they must make \$18.10 an hour in a 40 hour week. To make a 2 bedroom apartment more affordable, if individuals considered the concept of taking on a roommate, now each of the individuals need to only make \$9.05 an hour in a 40 hour work week. This scenario seems more reasonable to be able to be successful at self-sufficiency.

Zip codes in the county that have larger renter percentages than Harford County's overall 22% of the renter population include; Aberdeen at 38.1%, Havre de Grace at 32.6%, Edgewood at 30.7%, and Belcamp at 29.9%. These areas are also low income areas as well all these areas have high minority concentrations.

Further research looked at whether currently affordable units were located where renters lived and where the low income and minority populations resided. The map below represents where affordable rental units are located within the county, with the low to moderate income census tracts overlaid. As illustrated from the map, a majority of your rental units are located within low to moderate census tracts areas.



Based upon a review of who are most low income households were and making the determination that these households living in poverty would have the highest housing burden, Harford County was able to determine the target populations of female head of household with children and female head of household elderly as those most in need of decent, safe, sanitary affordable housing.

Market & Inventory Conditions

We all agree that clean, safe, decent and affordable housing is at the very core of healthy families and communities. Moreover, housing has a significant positive impact on the community. Housing costs continue to escalate, and family income has not grown at the same rate. Today, Maryland's workforce; including teachers, police officers and firefighters, has the greatest need for homeownership opportunities in the very communities they work. In communities throughout Maryland, housing is the largest single family expense for most families and quality affordable rental units are increasingly scarce.

The table below illustrates the 2000 Comprehensive Housing Affordability Strategy (CHAS) data provided by the Department of Housing and Urban Development (HUD) and indicates housing problems and housing cost burdens for all households by income, tenure, and household type. Per 2000 Census figures, the table below illustrates the number of low to moderate-income renters and owners in the county. According to the CHAS data, 24,314 households in Harford County have an income that is 80% or less than the median family income. Of these 24,314 households, 12,642 are owner-occupied households and 11,672 are renter households. The CHAS data indicates that 19.9% of all owner occupant households and 31.4% of all renters experience some type of housing problem.

Elderly households comprise 6.8% of all households in the county. There were 12,166 elderly owner occupant households in the county in 2000. Of them, 6,386 are elderly households that have an income of 80% or less than the median family income. There were 2,763 elderly renter households in the county in 2000 and of them, 2,684 had an income of 80% or less than the median family income. Of the 2,763 elderly renter households, more than 61% pay more than 30% of their income for housing costs and more than 48% pay more than 50% of their income for housing costs. In 2000, there were 12,166 elderly owner occupants, more than 71% pay more than 30% of their income for housing costs and more than 49% pay more than 50% of their income for housing costs.

The two charts below are comparing gaps in the number of units based on how many households make up both

the renter and owner population of Harford County. In the chart listing the renter information, gaps show up in the population that is greater than 80% of the area median income. This gap exists due to the fact that 6,585 units are currently available to address the needs 7,089 households. In comparison, the chart listing information about Harford County owners, the only category that reflects a gap is the owner population making greater than 80% of the area median income of 17,227 units. In an analysis of this data, it has been identified that gaps are not present in numbers of units available to the low to moderate income community; however, issues such as credit, criminal backgrounds, or other personal barriers create a situation where low to moderate income individuals or families may not qualify to rent available units.

Gaps Comparison of Harford County Renter and Owner Housing

Harford County RENTERS	# of Households	# of Units	Gap Units
< or = 30%	3,137	3,475	+338
30 – 50%	2,699	6,590	+3,891
50 – 80%	4,595	6,970	+2,375
> 80%	7,089	504	-6,585

Harford County OWNERS	# of Households	# of Units	Gap Units
< or = 30%	2,515	N/A	Info. Not available
30 – 50%	3,806	7,973	+4,167
50 – 80%	8,541	24,094	+15,553
> 80%	47,240	30,013	-17,227

Table: SOCDs CHAS Data: Housing Problems Output for All Households

Name of Jurisdiction: Harford County, Maryland	Source of Data: CHAS Data Book					Data Current as of: 2000					
	Renters					Owners					
Household by Type, Income, & Housing Problem	Elderly (1&2 members)	Small Related (2 to 4 members)	Large Related (5 or more members)	All Other	Total Renters	Elderly (1&2 members)	Small Related (2 to 4 members)	Large Related (5 or more members)	All other	Total Owners	Total Owners
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)
1. Household Income <= 50% MFI	1,689	2,100	562	1,485	5,836	3,193	1,654	430	1,044	6,321	12,157
2. Household Income <=30% MFI	995	1,055	197	890	3,137	1,243	595	137	540	2,515	5,652
3. % with any housing problems	62.8	69.2	92.4	75.3	70.4	71.1	84.9	100.0	71.3	76.0	72.9
4. % Cost Burden >30%	61.8	66.4	82.2	72.5	67.6	71.1	84.9	97.1	71.3	75.8	71.3
5. % Cost Burden >50%	48.2	48.8	62.4	63.5	53.6	49.1	72.3	86.9	55.6	58.0	55.6
6. Household Income >30 to <=50% MFI	694	1,045	365	595	2,699	1,950	1,059	293	504	3,806	6,505
7. % with any housing problems	69.7	60.8	57.5	82.4	67.4	33.8	71.7	79.5	69.2	52.6	58.7

8. % Cost Burden >30%	66.3	56.9	47.9	79.0	63.0	32.8	71.3	76.1	69.2	51.7	56.4	Part I
9. % Cost Burden >50%	20.9	8.1	4.1	12.6	11.9	17.9	38.2	56.0	29.6	28.1	21.3	
10. Household Income >50 to <=80% MFI	555	1,955	480	1,605	4,595	2,938	3,524	1,019	1,060	8,541	13,136	
11.% with any housing problems	19.8	20.7	38.5	18.7	21.8	18.0	52.9	47.0	45.8	39.3	33.2	
12.% Cost Burden >30%	18.0	16.4	16.7	18.1	17.2	17.5	51.9	42.6	45.8	38.2	30.8	
13. % Cost Burden >50%	1.8	1.3	0.0	0.6	1.0	5.9	9.4	6.8	9.4	7.9	5.5	
14. Household Income >80% MFI	519	3,665	505	2,400	7,089	6,035	30,705	5,455	5,045	47,240	54,329	
15.% with any housing problems	9.4	5.9	16.8	5.6	6.8	7.7	9.9	14.7	15.8	10.8	10.3	
16.% Cost Burden >30%	7.5	1.5	0.0	2.7	2.2	7.7	9.2	12.2	14.8	9.9	8.9	
17. % Cost Burden >50%	4.8	0.0	0.0	0.0	0.4	0.9	0.6	0.7	1.0	0.7	0.7	
18. Total Households	2,763	7,720	1,547	5,490	17,520	12,166	35,883	6,904	7,149	62,102	79,622	
19. % with any housing problems	45.9	25.7	42.8	29.1	31.4	20.9	17.2	23.9	28.2	19.9	22.5	
20. % Cost Burden >30	43.9	21.6	27.0	26.8	27.2	20.6	16.5	21.1	27.5	19.1	20.9	
21. % Cost Burden >50	23.9	8.1	8.9	11.8	11.8	9.8	3.8	5.7	8.4	5.7	7.0	

Definitions:

Any housing problems: cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities.

Other housing problems: overcrowding (1.01 or more persons per room) and/or without complete kitchen or plumbing facilities.

Elderly households: 1 or 2 person household, either person 62 years old or older.

The table below examines the affordability mismatch based on the 2000 Census data and examines the availability of housing stock that is affordable to low and moderate- income households versus the availability of affordable housing needed for low to moderate income households. According to the data in the Table below, there were 3,475 rental units affordable to households earning 30% or less than the median family income. In 2000, there were 6,590 units affordable to households earning between 30 to 50% of the median family income. Of these, nearly 55.5% were built before 1970 and nearly 35% have some type of problem. Households earning between 50 and 80% of the median family income had the greatest number of affordable housing units. There were 6,970 housing units that were considered affordable to households earning between 50 and 80%.

Table: SOCDS CHAS Data: Affordability Mismatch Output for All Households

Name of Jurisdiction: Harford County, Maryland	Source of Data: CHAS Data Book				Data Current as of: 2000				
	Renters Units by # of bedrooms				Owned or for sale units by # of bedrooms				
Housing Units by Affordability	0-1	2	3+	Total		0-1	2	3+	Total
	(A)	(B)	(C)	(D)		(E)	(F)	(G)	(H)
1. Rent <=30%					Value <=30%				
# occupied units	1,020	1,195	1,260	3,475		N/A	N/A	N/A	N/A
% occupants <=30%	59.3	38.5	13.5	35.5		N/A	N/A	N/A	N/A
% built before 1970	28.4	52.3	58.7	47.6		N/A	N/A	N/A	N/A
% some problem	29.4	20.9	9.9	19.4		N/A	N/A	N/A	N/A
# vacant for rent	20	45	25	90	# vacant for sale	N/A	N/A	N/A	N/A
2. Rent >30% to <=50%					Value <=50%				
# occupied units	1,635	3,165	1,790	6,590		93	2,730	5,150	7,973
% occupants <=50%	43.4	34.4	29.9	35.4		47.3	31.7	21.0	24.9
% built before 1970	54.4	55.9	55.9	55.5		47.3	22.7	32.7	29.5
% some problem	41.6	34.3	30.2	35.0		10.8	7.7	3.0	4.7
# vacant for rent	125	475	175	775	# vacant for sale	4	120	175	299
3. Rent >50% to <=80%					Value >50% to <=80%				
# occupied units	1,635	2,900	2,435	6,970		339	3,715	20,040	24,094
% occupants <=80%	56.9	45.2	38.0	45.4		46.9	38.9	23.8	26.4
% built before 1970	26.0	27.6	30.8	28.3		16.2	28.5	35.8	34.4
% some problem	38.8	32.6	30.2	33.2		4.4	4.2	1.3	1.8
# vacant for rent	110	70	15	195	# vacant for sale	0	110	285	395
4. Rent >80%					Value >80%				
# occupied units	145	79	280	504		278	2,010	27,725	30,013
# vacant for rent	10	25	0	35	# vacant for sale	15	15	130	160

Definitions:

Rent 0-30% - These are units with a current gross rent (rent and utilities) that are affordable to households with incomes at or below 30% of HUD Area Median Family Income. Affordable is defined as gross rent less than or equal to 30% of a household's gross income.

Rent 30-50% - These are units with a current gross rent that are affordable to households with incomes greater than 30% and less than or equal to 50% of HUD Area Median Family Income.

Rent 50-80% - These are units with a current gross rent that are affordable to households with incomes greater than 50% and less than or equal to 80% of HUD Area Median Family Income.

Rent > 80% - These are units with a current gross rent that are affordable to households with incomes above 80% of HUD Area Median Family Income.

Value 0-50% - These are homes with values affordable to households with incomes at or below 50% of HUD Area Median Family Income. Affordable is defined as annual owner costs less than or equal to 30% of annual gross income. Annual owner costs are estimated assuming the cost of purchasing a home at the time of the Census based on the reported value of the home. Assuming a 7.9% interest rate and national averages for annual utility costs, taxes, and hazard and mortgage insurance, multiplying income times 2.9 represents the value of a home a person could afford to purchase. For example, a household with an annual gross income of \$30,000 is estimated to be able to afford an \$87,000 home without having total costs exceed 30% of their annual household income.

Value 50-80% - These are units with a current value that are affordable to households with incomes greater than 50% and less than or equal to 80% of HUD Area Median Family Income.

Value > 80% - These are units with a current value that are affordable to households with incomes above 80% of HUD Area Median Family Income.

Analysis of Affordability Mismatch for Harford County Households

After completing an extensive housing analysis, Harford County has been able to identify the strengths and weaknesses in the local housing market. Understanding the challenges that lie ahead, county officials and leaders of the housing industry will be better prepared to address the home ownership and rental needs of future residents. **Harford County has identified the following housing issues:**

- Cost burden for female head of households
- Gaps in the number of affordable units for those renter populations less than or equal to 30% of the area median income and greater than 80% of the area median income.
- Gaps in the number of affordable units for the owner populations greater than 80% of the area median income.
- There are 7,584 (8 percent) substandard housing units in Harford County that are in need of repairs.

Housing Stock for the Elderly

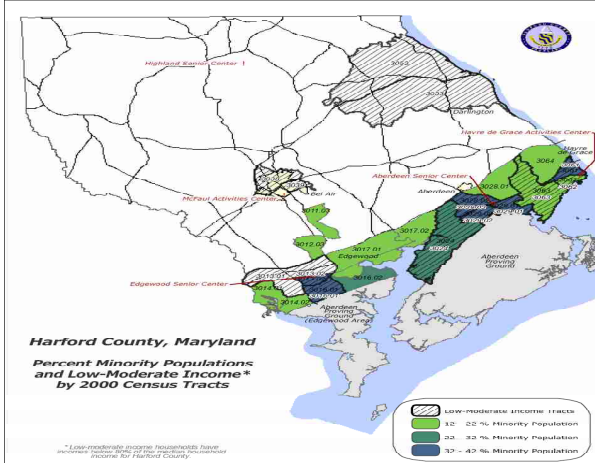
The percentage of aging citizens in Harford County is increasing at such a rate that percent change for the senior projected population from 2000-2015 is 58%. A look at the housing needs of this specific population is important to this planning document. A large group of Harford County seniors live independently, which will be a cause for future concern, as the need for more personal care will most likely occur within the next ten years. Because there seems to be a growing trend to age in place, types of housing for seniors is going to be a major priority for Harford County during this Consolidated Plan period.

Elderly households comprise 6.8% of all households in the county. There were 12,166 elderly owner occupant households in the county in 2000. Of them, 6,386 are elderly households that have an income of 80% or less than the median family income. There were 2,763 elderly renter households in the county in 2000 and of them, 2,684 had an income of 80% or less than the median family income. Of the 2,763 elderly renter households, more than 61% pay more than 30% of their income for housing costs and more than 48% pay more than 50% of their income for housing costs. In 2000, there were 12,166 elderly owner occupants, more than 71% pay more than 30% of their income for housing costs and more than 49% pay more than 50% of their income for housing costs.

While there's no place like home. The ability or inability to do life's daily activities can affect which living options. For individuals who require a change in their living environment, there are many options.

The following chart shows the locations of the Senior Activity Centers spread throughout Harford County, which serve as an excellent resource for seniors looking to access the many programs available throughout the County.

Harford County Senior Activity Center Locations



Harford County Senior Support Services

- **Adult Medical Day Care**

- ☐ Aberdeen Adult Day Care Services
- ☐ Active Day of Harford
- ☐ Family and Children Services

- **Home Health Agencies**

- ☐ Community Home Health
- ☐ Health Care at Home
- ☐ Home Assist
- ☐ Med-Star / VNA
- ☐ Nurse Finders
- ☐ Options for Senior America
- ☐ Tender Loving Care Home Health
- ☐ Upper Chesapeake / St. Josephs
- ☐ Visiting Nurses Association

- **Hospice**

- ☐ Harford Hospice
- ☐ Hospice of Baltimore
- ☐ Seasons Hospice
- ☐ Stella Maris
- ☐ Community Hospice

- Harford County Health Department

- **Meals on Wheels**

- **Telephone Assurance Program**

- **Therapists**

- ☐ Occupational
- ☐ Physical

- **Transportation**

- Demand Response - Medical Appointments

- **Private In-Home Care Companies**

- ☐ Action Temp Services
- ☐ All About You
- ☐ Angel Care / Home Helpers
- ☐ Angelic Care
- ☐ Bel Elite Senior Services
- ☐ Better Caring Agency
- ☐ Care from the Heart
- ☐ Caring Connection
- ☐ Community Home Health of Maryland
- ☐ Dependable Nursing
- ☐ Family and Children Services
- ☐ Health Car at Home
- ☐ Help for ou
- ☐ Home Instead
- ☐ Homecall
- ☐ In Good Hands
- ☐ Nurse Finders
- ☐ On Q Nursing
- ☐ Options for Senior America
- ☐ People Care and Support Services
- ☐ Quality Nursing Agency
- ☐ Senior Helpers
- ☐ Senior Quality Care
- ☐ Sunshine Services
- ☐ Tender Loving Care
- ☐ Victorie Health
- ☐ Vincenza Home Care

Adult Daycare Services serve adults who have health problems and need health and Social Services to help them remain in their home. ADS assist caregivers by providing them with relief from their care giving responsibilities during the day.

Assisted Living facilities provide supervision, board, personal care and personal chores like laundry and cleaning the resident's room. Generally, nursing care is not provided on a daily basis. Assisted living is a step between living completely on your own and living in a nursing home. Currently, the cost of assisted living in Harford County ranges from \$1,500 a month to \$3,000+ a month depending on the facility and the level of care. Currently there are 49 assisted living facilities located in Harford County.

Harford County Senior Assisted Living

Bennett Assisted Living (4) -	Aberdeen	■ Home of Helping Hands (2)-	Edgewood
The Dakota (8) -	Aberdeen	■ Lauren's Place (2)-	Edgewood
Drafts Tender Care (4) -	Aberdeen	■ Nichol's Shelter Home (16)-	Edgewood
Geneva's Place (2) -	Aberdeen	■ Tender Loving Care (14)-	Edgewood
Golden Years, Inc. (3) -	Aberdeen	■ Shenell's Helping Hand (2)-	Edgewood
Good Old Years (2) -	Aberdeen	■ Smith's Care for Elderly (15)-	Edgewood
Liv-N-Well (16) -	Aberdeen	■ Wright's Enterprises (4)-	Edgewood
Seeds of Compassion(5) -	Aberdeen	■ Wright's Enterprises (3)-	Edgewood
Vaughan's Personal Care (10) -	Aberdeen	■ Wright's Enterprises (3)-	Edgewood
Cantler's Personal Care (8) -	Abingdon	■ House of Jubilee (4)-	Fallston
Devine Care (2) -	Abingdon	■ Rock Spring Village (124)-	Forest Hill
Lee's Assisted Living (3) -	Abingdon	■ Lighthouse Home (3)-	Havre de Grace
Brightview Assisted Living (87)-	Bel Air	■ Na's Place (4)-	Havre de Grace
Catered Living of Bel Air (32)-	Bel Air	■ Madonna Heritage (15)-	Jarrettsville
Four Seasons Assisted Living (15)-	Bel Air	■ Young at Heart (12)-	Joppa
Jacobs Well Assisted Living (51)-	Bel Air	■ Young at Heart (11)-	Joppa
Lorien Harford (56)-	Bel Air	■ Hart Heritage Estate (37)-	Street
Rose J Deonte Care Home (2)-	Bel Air	■ Top of the Hill Manor (4)-	Street
Victorian Estates (15)-	Bel Air	■ Eagle View Elder Care (12)-	Whiteford
Churchville Meadows (2)-	Churchville	■ Sunshine Acres (15)-	White Hall
Countrv View Elder Care (3)-	Darlington		

Nursing Homes are for those individuals who need additional nursing care that cannot be provided at home. In addition to providing room, board, and personal care services; nursing homes provide skilled nursing services. Nursing home care is for individuals who suffer from unstable medical conditions or need more personal care and supervision than assisted living facilities can usually handle. Most nursing homes are also able to provide rehabilitative services after a hospital stay. There are 5 nursing homes in the county.

Private In-Home Care Companies providing chore services, respite care and personal care services. To date there are a total of 25 private in-home care companies that can be accessed by county residents.

Senior Housing – age restricted housing for senior with income eligibility levels. There are currently a total of 15 senior citizen housing facilities with more planned in the near future.

Harford County Senior Apartments

■ Aberdeen Senior Housing – Aberdeen	■ Lafayette Project – Havre de Grace
■ Corner House – Havre de Grace	■ Park View at Box Hill – Abingdon
■ Darlington Rehabilitation Apartments – Darlington	■ St. Johns Towers – Havre de Grace
■ Fairbrooke Senior Apartments – Aberdeen	■ Woodsdale Senior Apartments – Abingdon
■ Friendship Village Apartments – Abingdon	■ Park View at Bel Air – Bel Air
■ The Graw – Havre de Grace	■ Slate Ridge – Whiteford
■ Harford Senior Housing – Bel Air	■ Catholic Charities – Aberdeen
■ Harborside Apartments - Joppa	■ Catholic Charities - Abingdon

The Harford County Office on Aging conducted an “Aging in Place” study to determine the perceived housing needs of the county’s elderly. The results indicated the following:

- At this time, the majority of seniors surveyed do not feel that Harford County has adequate facilities to meet the housing needs of our present senior population.
- The majority of respondents would like to stay independent if at all possible. Many would also like to downsize in living space if “quality” space is available. Affordable senior rental units are the preferred

- option.
- Senior citizens did not indicate a desire to move into a nursing home. There is a desire for the government to provide seniors viable options for housing other than nursing home care.
- Senior citizens wanted to be involved and contributing to the community but need supports to do so. These supports include repairs to their homes, like heating and plumbing, and the installation of specialized homecare products, like grab-bars.

The result clearly indicates senior citizens wanted to feel secure that Harford County will be able to meet their housing needs in the future.

HUD Multi-Family Housing Stock

The U.S. Department of Housing and Urban Developments provides funding assistance has been provided to many multi-family housing units in Harford County under several sections of the National Housing Act. The following is a listing of current HUD financed housing units, but does not represent all affordable units located in Harford County.

Type of Housing Stock	Description	# of Units	# of Units with Housing Choice Voucher	Gap
Section 202 Affordable Supportive Housing for the Elderly	Provides capital advances to finance the construction and rehabilitation of structures that will serve as supportive housing for very low income elderly persons and provides operating subsidies to the projects to make up the difference between income received from rents and the actual expenses	296	207	+89
Section 221 (d)(4) HUD's Mortgage Insurance for Rental and Cooperative Housing	Assists private developers in construction low to moderate income rental and cooperative housing by reducing the risk of default for lenders. This program does not provide for subsidized units.	1,385	342	+1043
Section 236 HUD's Mortgage Subsidy Program	Section 236 allows multifamily properties to set aside a pre-determined number of HUD-subsidized units within the complex for low-income tenants. The owner receives a subsidy through an interest reduction for the reserved units. Low income tenants residing in a reserved unit pay a basic rent or 25% of their income, whichever is greater. Tenants in non-reserved units pay market rents, as approved by HUD	970	505	+465
Section NI	HUD's Non-insured State Agency Section 236 assisted projects	320	199	+121
Section 223(f) HUD's Mortgage Insurance for Purchase or Refinancing of Existing Multifamily Rental and Small Projects	Section 223(f) provides mortgage insurance to purchase or refinance existing rental housing by restructuring the mortgages to a lower interest rate. This prevents the cost of refinancing from becoming an excessive rent burden to the current tenants and preserves the supply of affordable rental housing in a community.	655		

Section 232 HUD's Mortgage Insurance for Residential Care Facilities	Provides mortgage exclusively for nursing and rehabilitation centers serving the low to moderate income.	136		
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Public Housing

There are two agencies that manage public housing in Harford County; The Harford County Housing Agency and the Havre de Grace Housing Authority.

Harford County Housing Agency

The Harford County Housing Agency administers the County's Housing Choice Voucher Program. The Housing Agency is a HUD certified Housing Counseling Agency providing comprehensive housing counseling services in the areas of pre-purchase, budgeting, eviction prevention, foreclosure, mortgage default and reverse mortgage. The Harford County Housing Agency serves very low-income families and rents are limited to 30 percent of each family's adjusted income. Units eligible for assistance must meet the Housing Quality Standard (HQS) and are inspected regularly. This public housing authority is currently operating under the Section 504 Voluntary Compliance Agreement (VCA).

There are specific groups that receive priority status on the housing choice voucher waiting list; domestic violence victims, the disabled, the elderly and female head of household with children.

A significant objective of the Agency is to encourage improvements to dwelling units by providing an incentive for owners to make the units meet Housing Quality Standards to qualify for participation in the Agency's program.

Harford County encourages a balanced distribution of assisted housing throughout the county and encourages mixed income in communities/projects with a maximum of 20% in each area. To prevent over concentration of low-income housing vouchers in communities, The Housing Agency has a policy to not authorize a leasing of the units in any building or immediate area, that exceeds 20% of occupancy or total units. Additionally, minority households are not allowed to lease a unit under the Housing Choice Voucher program where there is a minority concentration of 255 or more at a poverty rate of 10% or more.

The Harford County Housing Agency manages rental subsidy programs throughout the county. These programs include:

Harford County Subsidized Apartments

Property Name	Location	Type	# of Bedrooms
Aberdeen Senior Housing	Aberdeen	Elderly	1 bedroom
Baldwin Manor	Aberdeen	Family	1,2 bedrooms
Burton Manor	Aberdeen	Disabled	1 bedroom
Old Post	Aberdeen	Family	1,2,3 bedroom
Perrywood Garden	Aberdeen	Family	1,2 bedroom
Harford Senior Housing	Bel Air	Elderly	1 bedroom
Harford Senior Housing 2	Bel Air	Elderly	1 bedroom
Village of Lakeview	Edgewood	Family	1,2,3 bedroom
Windsor Valley	Edgewood	Family	1,2,3 bedroom
St. Johns Towers	Havre de Grace	Elderly	1 bedroom
The Graw	Havre de Grace	Elderly	1 bedroom
Harborside Village	Joppatowne	Family	1 bedroom
Woodbridge Commons	Edgewood	Family	1,2,3 bedroom
Parkview Bel Air	Bel Air	Senior	1 bedroom
Parkview Box Hill	Abingdon	Senior	1 bedroom
Abingdon Senior Housing	Abingdon	Senior	1 bedroom
North Post Commons	Aberdeen	Family	1,2,3 bedroom
Washington Park	Aberdeen	Family	1,2,3 bedroom

Housing Choice Voucher Program

This program provides rental assistance to income eligible families helping families afford a better place to live or assist with paying a portion of the monthly rent where the family currently is living. A family consists of one or more households members. Household income must meet federal income limit guidelines.

Harford County Housing Voucher Program

- Closed to all applicants except elderly and disabled
- Current wait list time – 2 -3 years
 - Elderly and disabled (shortest wait time)
 - Out of Harford County (longest wait time)
- Preference takes precedence over time and date applications
- Preference given to the following:
 - Seniors / Elderly
 - Disabled
 - Working family
 - Harford County resident

Rental Allowance Program

The Rental Allowance Program provides a rent subsidy to low-income residents who are either homeless or in need of temporary emergency housing and are not eligible for any other housing assistance program, but are capable of returning to self-sufficiency. One year is the maximum period for the subsidy. There are limited funding constraints and there are currently 194 families on the waiting list at the present time.

RAP to Work

The RAP to Work program is specially targeted to families transitioning from welfare to work. The Department of Social Services and the Wage Connection provides case management for families and makes referrals to the Housing Agency. Eligible families must meet household income guidelines and must be homeless or able to demonstrate an emergency or have a critical housing need in addition to:

- Currently receiving / recently received or is eligible to receive Temporary Cash Assistance benefits.
- Work or in involved in a work activity as defined by the Maryland Department of Human Services.
- Lacks the financial resources to pay rent.

The Wage Connection refers applicants to the Housing Agency. The Housing Agency verifies eligibility and issues the applicant a RAP certificate, and assistance to find affordable housing is provided to the applicant.

Transitional Housing Services

The Housing Agency offers guidance counseling to clients in areas of education and employment, and referrals to other appropriate agencies to assist them in their efforts to regain entry into the mainstream of society.

Housing Assistance for Families with Disabilities (HAFD)

Tenant-based rental assistance and supportive services to income-eligible families with HIV /AIDS. Supportive services are provided by the Harford County Health Department to assist with short-term rent, utilities, security deposit, and moving expenses.

**Housing Needs of Families on the Public Housing and Section 8 Tenant-Based Assistance
Waiting Lists**

Housing needs of Families on the PHA's Waiting Lists			
Waiting List Type Section 8 tenant-based assistance (Housing Choice Voucher)			
	# of families	% of total families	Annual Turnover
Waiting list total	1,352		18%
Extremely low income (< = 30% AMI)	1,215	90%	
Very low income (>30% but < = 50% AMI)	137	10%	
Low Income (>50% but < 80% AMI)	0	0%	
Families with children	797	60%	
Elderly families	5	.4%	
Families with Disabilities	128	9%	
Race/ethnicity American Indian/Alaska Native	12	.9%	
Race/ethnicity Asian			
Race/ethnicity Native Hawaiian/ Pac. Island	8	.6%	
Race / ethnicity Black	694	48%	
Race / ethnicity White	638	44%	
Characteristics by Bedroom Size (Public Housing only)			
1 BR	896		
2 BR	378		
3 BR	71		
4 BR	6		
5 BR	1		
5 + BR			
Is the waiting list closed? Yes			
If yes:			
Yes Displaced families with children, and victims of domestic violence.			

The graph above illustrates the housing needs of families on the public housing and section 8 tenant-based assistance waiting lists. Ninety percent (90%) of the families on the waiting list are extremely low income (less than or equal to 30% of the average median income) and 60% of those on the waiting list are families with children and 9% are families with disabilities. Forty-eight percent (48%) of those on the waiting list are black and 44% are white.

Public Housing & Section 8 tenant based assistance Waiting List	# on wait list	% with housing burden > 30%	% of housing burden >50%	# of affordable rental units	Gap
< or = 30%	1,215	67.6%	53.6%	3475	None
30 – 50%	137	63%	11.9%	6590	None
50 – 80%	0	17.2%	1.0%	6970	None
> 80%	0	2.2%	0.4%	504	None

The chart above shows no gaps between the number of persons on the public housing and section 8 tenant-based assistance waiting list, but does show that the populations with incomes less than or equal to 30% of the area median income (poverty status) and populations between 30-50% of the area median income have rather large percentages of housing burdens at those specific income levels.

Havre de Grace Public Housing Authority

The Havre de Grace Housing Authority is one agency in Harford County that offers a public housing program, along with Harford County's Housing Agency. Residents can make an application for Public Housing either at the Havre de Grace Housing Authority or at the Harford County's Housing Agency.

91.500 (b)(4): The City of Havre de Grace is currently working with the Havre de Grace PHA to work towards improving its "troubled" status. Harford County Government has no jurisdiction over the troubled Havre de Grace PHA because the PHA is located within the City of Havre de Grace's jurisdiction. The City of Havre de Grace Public Housing Authority has been designated as a troubled PHA since 11/14/03. A site visit and meeting with the Board of Directors was held and an amended MOU (memorandum of understanding) was prepared. The Havre de Grace Public Housing Authority is an independent agency run by the Board of Directors. It is currently working to get out of the "troubled status" and now has full control over their own money. Recently, the Housing Authority sent out an RFP to developers to see if they can both update and expand the Housing Authority units. Part of the RFP included a proposal for bringing the existing units up to code and adding additional units to be sold as affordable housing and expanding to an additional 30 to 40 units of senior housing.

Housing & Homeless Needs Assessment 91.205

Housing Needs:

Based on the previous analysis Harford County has identified the following issues:

- Cost burden for female head of households
- Gaps in the number of affordable units for those renter populations less than or equal to 30% of the area median income and greater than 80% of the area median income.
- Gaps in the number of affordable units for the owner populations greater than 80% of the area median income.
- There are 7,584 substandard housing units in Harford County that is in need of repairs.

Table 2A
Priority Housing Needs/Investment Plan Table

PRIORITY HOUSING NEEDS (households)		Priority		Unmet Need	Goals
Renter	Small Related	0-30%	H	514	35
		31-50%	L	84	0
		51-80%	L	25	0
	Large Related	0-30%	L	122	0
		31-50%	L	14	0
		51-80%	L	0	0
	Elderly	0-30%	H	479	100
		31-50%	M	145	0
		51-80%	L	9	0
	All Other	0-30%	H	565	100
		31-50%	L	74	0
		51-80%	L	9	0
Owner		0-30%	M	1458	0
		31-50%	M	1069	0
		51-80%	L	674	0
		> 80%	H	17,227	44
Special Needs *		0-80%	M	11	0
Total Goals					279
Total 215 Goals					279
Total 215 Renter Goals					235
Total 215 Owner Goals					44

Table 2A
Priority Housing Activities

PRIORITY HOUSING ACTIVITIES	Priority	Multi-Year Goals	Annual Goals
CDBG			
Acquisition of existing rental units	L		
Production of new rental units	M	100	20
Rehabilitation of existing rental units	M	100	20
Rental assistance	H	175	35
Acquisition of existing owner units	M		
Production of new owner units	H		
Rehabilitation of existing owner units	H		
Homeownership assistance	H		
HOME			
Acquisition of existing rental units	M		
Production of new rental units	M		
Rehabilitation of existing rental units	M		
Rental assistance	H	175	35
Acquisition of existing owner units	M	10	2
Production of new owner units	H	25	5
Rehabilitation of existing owner units	H	125	25
Homeownership assistance	H	60	12
HOPWA			
Rental assistance	M		
Short term rent/mortgage utility payments	M		
Facility based housing development	L		
Facility based housing operations	L		
Supportive services	M		
Other			

Homeless Needs: Results from Table 1A: Please see Table 1A in the Appendix.

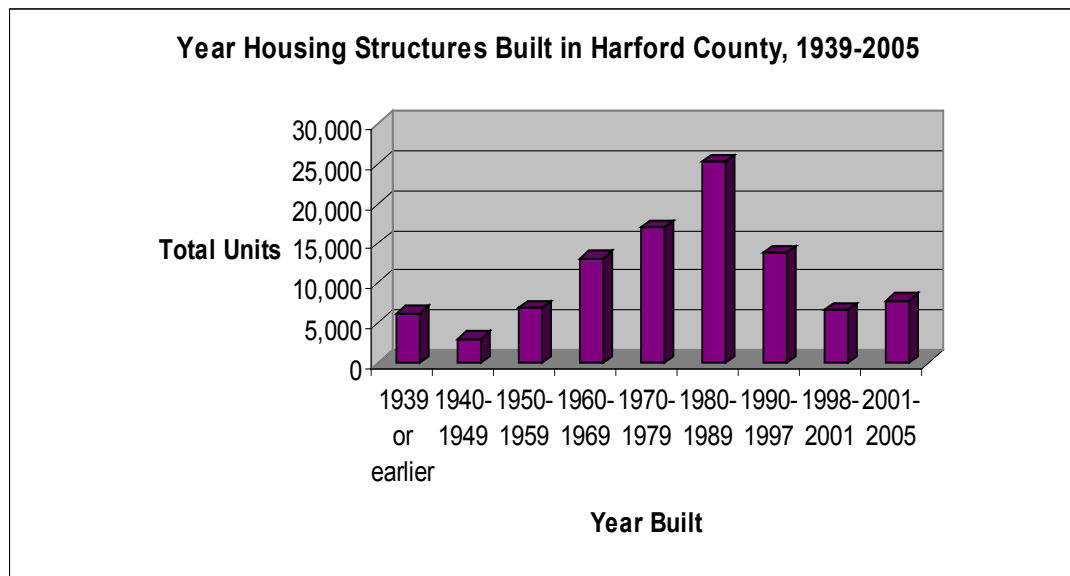
Currently, Harford County has 28 overnight shelter beds available year round to the general population and 28 emergency shelter beds available for victims of domestic violence. Harford County provides additional hotel bed

night during periods of freezing weather. Additionally, there are currently 62 transitional shelter beds. In fiscal year 2006, 26,627 shelter bed nights were provided to approximately 632 different people in Harford County.

As part of the Continuum of Care- Housing Gap Analysis Chart, Table 1A shows an unmet need or gap of 49 individuals and -8 persons in families with children.

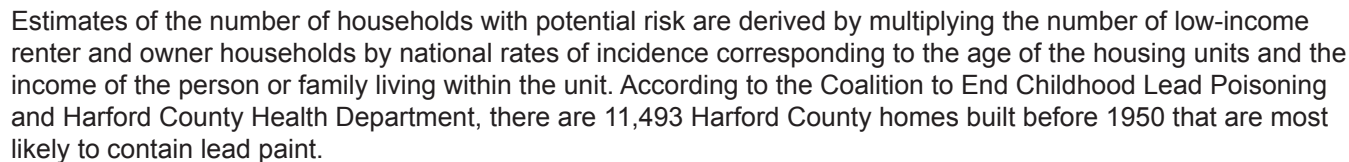
Lead Based Paint

Lead paint is typically found in homes erected prior to 1978. Due to the fact that the majority of Harford County's housing stock was built from 1978 forward, the probability of finding lead paint is considered low. However, Harford County has worked diligently to address the needs of those individuals that reside in dwellings that could possess lead based paint hazards. Education and outreach programs have been successful in targeting citizens and creating awareness as to the effects of lead based paints. Stringent, quality testing procedures have been enacted to help identify individuals affected at an early age, allowing for proper treatment and remediation programs to lend assistance.



Source: U.S. Census, Fact Finder

The greatest number of suspected lead-based homes are found in the older communities of Harford County, specifically Havre de Grace, Aberdeen and small rural villages. As a point of interest, the following map provides an overlay of the location of existing older housing stock and the low to moderate income areas in Harford County. Clearly, the majority of Harford County's low to moderate income level citizens own or rent homes in areas more likely to feel the effects of lead based paint.

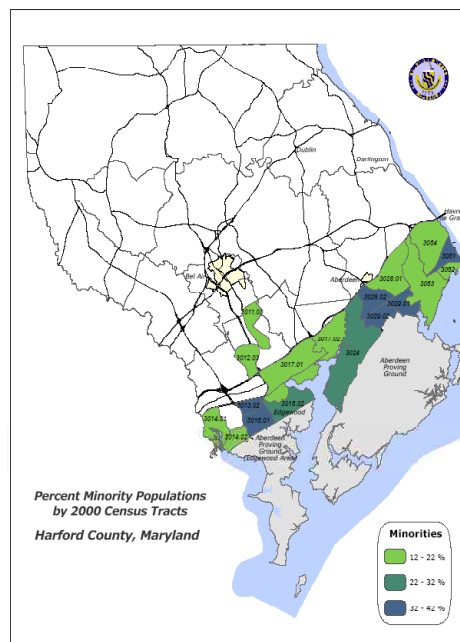
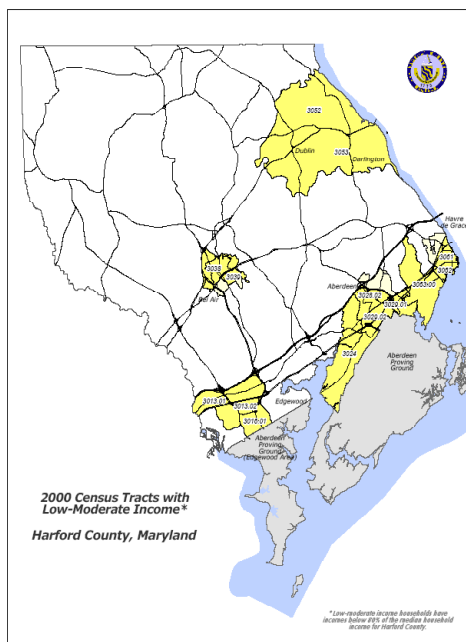


Lead Based Paint Hazards

Renter Households		
Households	National Rate of Incidence	Est. # of Households with Lead Hazards
Pre-1950	3,556	3,378
1950-1979	9,032	6,774
Subtotal	12,588	10,152
Owner Households		
Households	National Rate of Incidence	Est. # of Households with Lead Hazards
Pre-1950	5,152	4,894
1950-1979	26,440	19,830
Subtotal	31,592	24,724
Total	44,180	34,876

Source: U.S. Dept of Housing and Urban Development based on 1990 Census data.

The Harford County Health Department has identified four zip codes as predicted areas of risk for lead poisoning for children under 6 years of age. Statistics indicate low-income African American children living in urban housing built before 1946 have the highest risk for lead poisoning. Harford County has four primary areas of concern regarding lead based paint. Zip codes which include: 21035 (Darlington), 21078 (Havre de Grace), 21001 (Aberdeen), and 21040 (Edgewood) fall within the low to moderate income communities, high minority concentration areas, and older housing stock communities.



Harford County Predicted Areas of Risk for Lead Poisoning by Zip Code

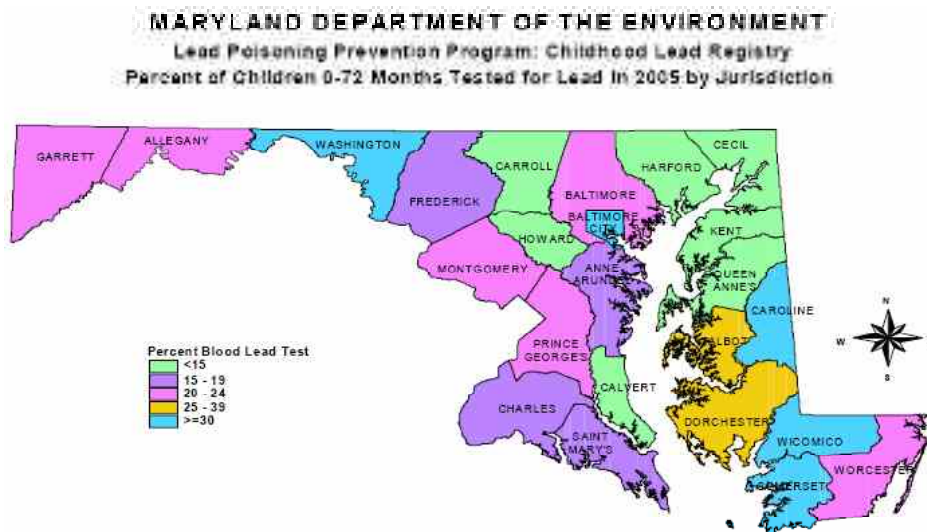
Zip Code	# of Households in Census Tract	# of Minority Households	# of Low/Mod Households
21034 (Darlington)	1,868	128	930
21078 (Havre de Grace)	4,445	695	2,420
21001 (Aberdeen)	6,407	1,402	3,439
21040 (Edgewood)	7,402	1,317	3,452
Total	20,122	3,542	10,241

With increased testing and awareness by local physicians, in 2000 there was a slight increase in children tested to 7.2% (1384). Of the children tested in 2000, 1.4% (20) had elevated blood levels and one had lead poisoning. In 2005, Harford County tested 14.4% (2,939) of children ages 6 and under. Of those children tested 0.6% (17) had elevated blood levels and none of those children had lead poisoning Harford County physicians are now required to test all children under the age of 6 residing in a predicted area of risk zip code. Harford County Health Department officials anticipate elevated blood levels and lead poisoning cases to rise over the next several years as physicians comply with this new requirement.

Blood Lead Testing in MD in 2005 Children 0-6 Years Old by Jurisdiction

Jurisdiction	Under Age 6	# Tested	% Tested	# with Lead Poisoning	% with Lead Poisoning
Anne Arundel	42,575	6,631	15.6	2	0.0
Baltimore City	53,626	17,943	33.5	70	0.4
Baltimore	58,150	14,505	24.9	5	0.0
Carroll	13,173	1,460	11.1	1	0.1
Harford	20,371	2,939	14.4	0	0.0
Howard	23,686	2,273	9.6	0	0.0
Prince George's	74,714	17,906	24.0	6	0.0
Montgomery	77,085	16,353	21.2	5	0.0
Maryland	455,514	99,148	21.8	106	0.1

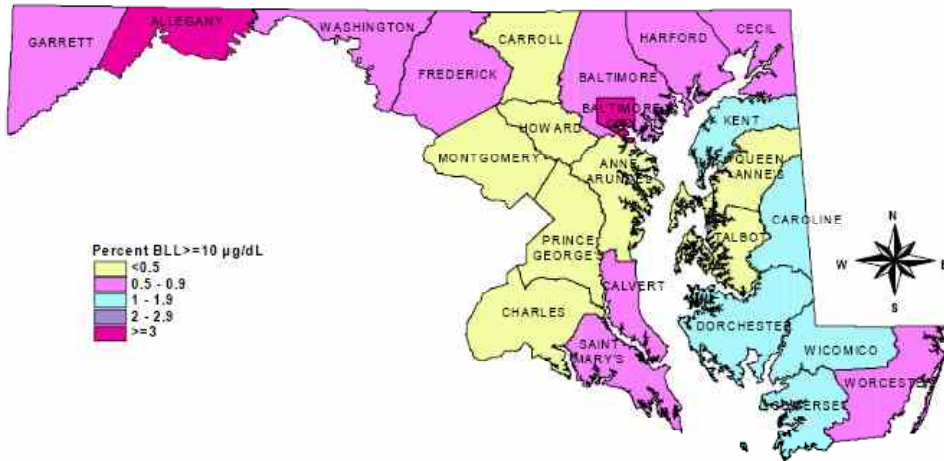
Source: Maryland Department of the Environment 2005



MARYLAND DEPARTMENT OF THE ENVIRONMENT

Lead Poisoning Prevention Program: Childhood Lead Registry

Percent of Children 0-72 Months Tested for Lead with Blood Lead Level ≥ 10 $\mu\text{g/dL}$
in 2005 by Jurisdiction



Lead-Based Paint Hazard Reduction

How Hazard Reduction is a part of Harford County's housing policies and programs:

Harford County Housing Agency and all entities receiving rehabilitation funding from Harford County will comply with state and federal requirements for rehabilitation loan applicants under the HOME and CDBG Programs, including providing required lead-based paint information to applicants for rehabilitation loans. Required lead reduction work and protective measures will be incorporated into project rehabilitation specifications and properly qualified personnel will perform risk assessment, paint testing, lead hazard reduction and clearance services when required.

The Housing Agency will undertake outreach activities to educate landlords, tenants and homeowners to inform them of the hazards of lead paint and lead poisoning prevention. These activities will include educational forums, distribution of literature in homeownership workshops, tenant briefings and public libraries.

Actions Harford County is taking to evaluate and reduce lead based paint hazards:

Homeownership & Counseling:

All homeownership assistance programs funded by Harford County, including but not limited to, homeownership counseling, down-payment assistance, closing cost assistance and secondary financing, will make participants aware of lead-based paint hazards.

Home Rehabilitation Programs:

Effective September 2000, all pre-1978 homes being rehabilitated with state and/or federal funds are professionally assessed for lead-based paint. The Housing Agency, through the Maryland Department of Housing and Community Development Special Loan Programs, assists homeowners and landlords reduce or eliminate the risk of lead poisoning.

Subsidized Rental Units:

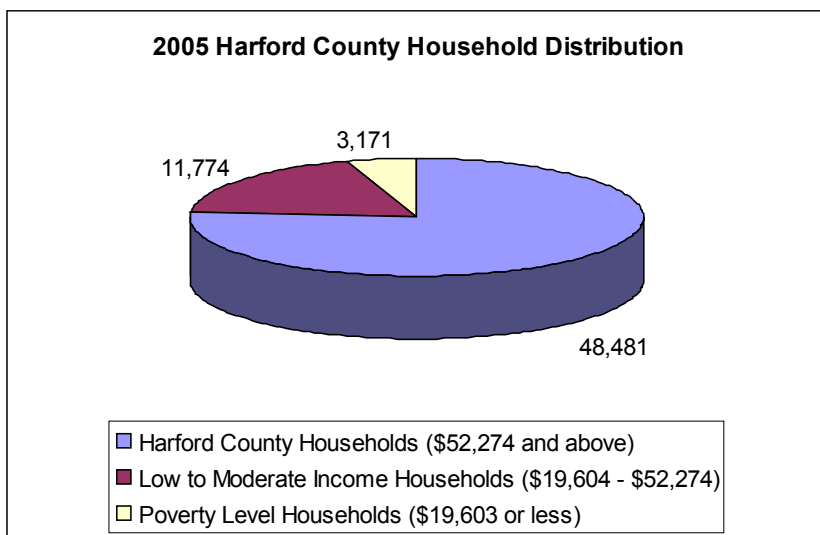
With the September 1999 HUD regulation on “requirements for Notification, Evaluation and Reduction of Lead-Based Paint Hazards in Federally Owned Residential Property and Housing Receiving Federal Assistance”, the Harford County Housing Agency has worked diligently with all landlords to ensure compliance.

Federally-funded Capital Projects:

All federally assisted capital and rehabilitation projects administered by either the Harford County Housing Agency or Community Development are monitored to ensure that all state and federal requirements concerning lead are met.

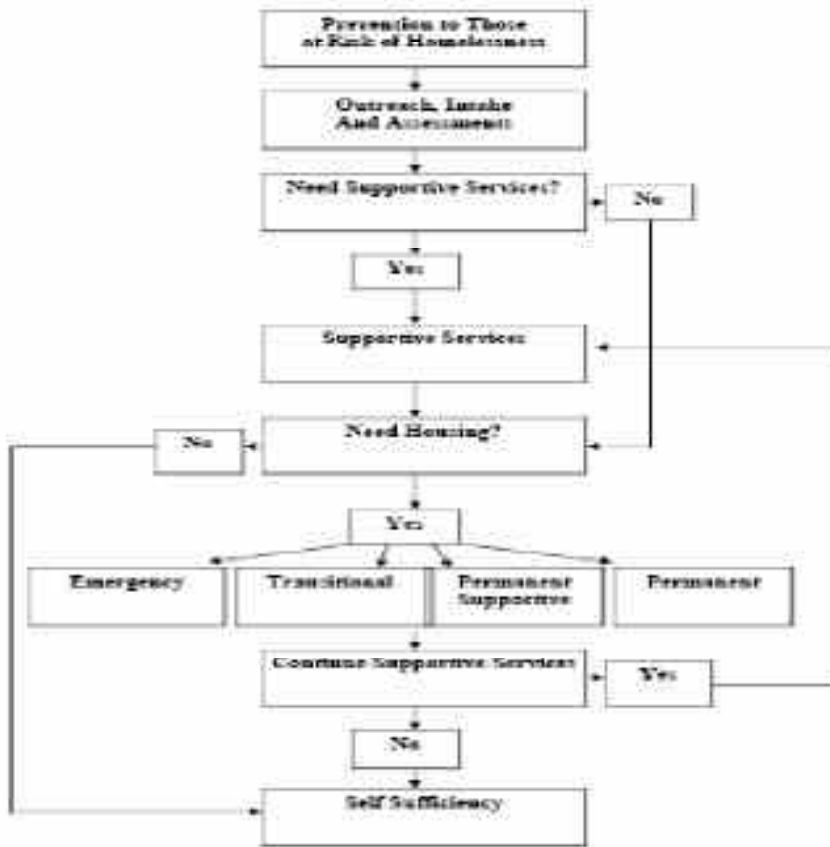
Homeless

The largest percentages of Harford County's homeless are from households in the low to moderate and poverty levels. As of 2005, low- to moderate-income groups represent 14,944 households out of a total of 63,425 households in Harford County. Harford County and the Department of Community Services recognize that a small community of homeless or at risk individuals exists everyday. In an effort to assist these individuals, Harford County utilizes a coordinated approach with many agencies, advocates, faith based groups, and non-profit organizations known as the Harford Roundtable to actively address the needs of the homeless. Together, these agencies and groups have formed a comprehensive network to work toward ending homelessness in Harford County.

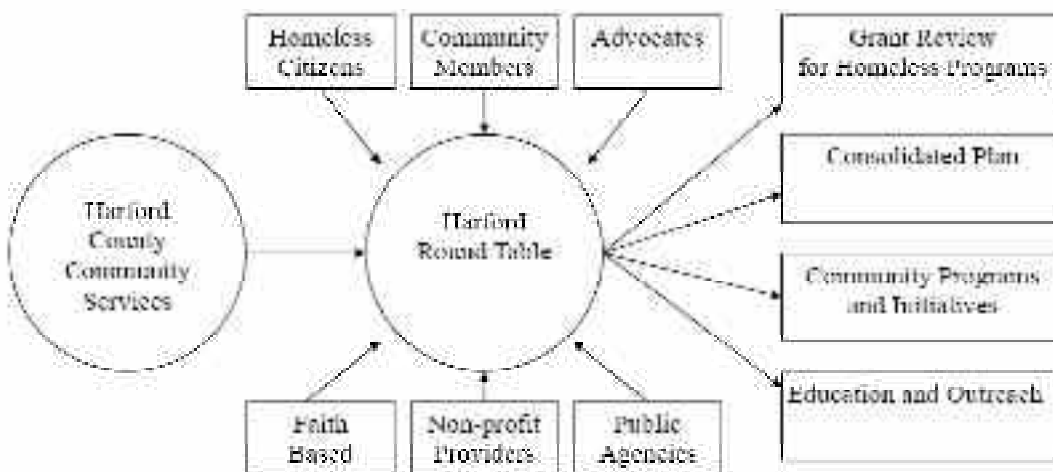


U.S. Census, 2005 American Community Survey

Harford County's homeless citizens represent it's most vulnerable population. To address the complex issues contributing to homelessness in our community, Harford County provides a multifaceted network of programs and support services emphasizing the prevention of homelessness as often as possible and works to coordinate care of homeless individuals and families with the goal that they become self-sufficient as quickly as possible. An important component of the vision is to develop and preserve affordable, permanent housing for individuals and families, most particularly those with disabilities. The Harford Roundtable does this through its own homeless continuum of care and by working on mainstream housing committees to encourage, assist, and/or provide feedback in their affordable housing development plans. The continuum of care process is ongoing, continually being refined and expanded in order to address the needs of the homeless and those at-risk for homelessness.



The Continuum of Care is a system in place to assist those people who are in need of services to prevent homelessness. These services include; prevention, outreach, emergency shelter, transitional housing, permanent supportive housing, permanent housing, and supportive services. Harford County has an integrated system for developing Continuum of Care and Consolidated Plans. The lead entity for the Continuum of Care planning structure is the Harford County Department of Community Services, part of Harford County Government. County government provides staff support to the Harford Roundtable and to the Community Development Review Board. Components of the Continuum of Care include:



The Harford Roundtable develops, executes, and plans the Homeless Continuum of Care System. The Roundtable includes homeless and formerly homeless people, homeless shelter and service providers as well as mainstream providers that serve the homeless. The full Roundtable group meets at least bi-monthly. Its purpose

is to identify the needs of homeless individuals and families, to identify gaps in service, to plan for ways to fill the gaps and to coordinate a smooth flow for clients through the Continuum of Care system. The forum provides opportunities to share information and network among homeless and mainstream providers seeking to address the needs of their homeless clients. The group also provides informational sessions so all providers can be better informed on subjects of concern to their respective agencies. The Roundtable reviews the annual Harford County data collected about homeless services provided and the characteristics of the homeless population in preparation for completing the homeless services gaps analysis.

The Community Development Review Board (CDRB) is a major component of this document, which maps out the County's integrated plan to serve its low-income residents. The Community Development Review Board functions as a grant review group for all homeless programs, both state and federal, Community Development Block Grant, HOME, and the County-funded Grant-In-Aid program. The Grant In Aid Program funds approximately \$1.2 million per year for homeless and homelessness prevention, low-income and low-income youth programs). The CDRB is comprised of selected representative from charitable/religious groups, businesses and corporations, state and local (each municipality) government agencies, the public school system, the local correctional facility, the local housing agency, homeless/formerly homeless persons, coalitions and citizens, service providers, community services groups. As the lead entity for both organizations, the Harford County Department of Community Services facilitates communication and collaboration between the two groups.

The Harford Roundtable also has linkages to various other segments of the community. Each year, a committee actively develops and implements a freezing weather plan for Harford County and every other year implements outreach teams to locate and survey the homeless living outside.

For this year's outreach effort, the committee actively solicited and received the support of four local police departments to identify outside locations where homeless people live and to provide motel vouchers on freezing weather nights. January 30, 2007 Harford County Department of Community Services conducted a Point in Time survey to assess the current state of Homelessness in Harford County. The results of the survey found there were 145 total homeless utilizing a variety of shelters and eight living on the street.

2007 CoC Point-In-Time Results Harford County

Homeless Population	Emergency Sheltered	Transitional Sheltered	Unsheltered	Total
# Households with Dependent Children	4	13	0	17
Total Number of Persons in these Households	16	35	0	51
# Households without Dependent Children	57	24	13	94
Total number of Persons in these Households	57	24	13	94
Total Persons	73	59	13	145

Source: 2007 Harford County CoC Application

2007 CoC Subpopulations Harford County

Homeless Subpopulations	Sheltered	Unsheltered	Total
Chronically Homeless	23	8	31
Severely Mentally Ill	22	*	22
Chronic Substance abuse	19	*	19
Veterans	7	*	7
Person with HIV/AIDS	2	*	2
Victims of Domestic Violence	25	*	25
Unaccompanied Youth (under 18)	0	*	0

Source: 2007 Harford County CoC Application

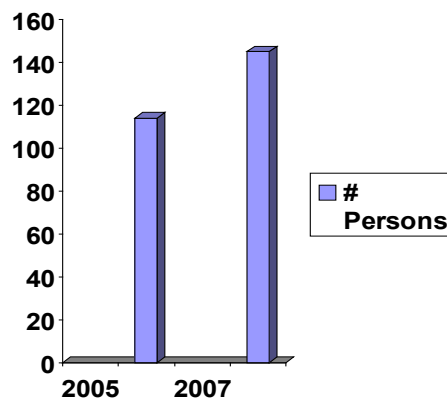
*Sheltered chronically homeless subpopulation list persons in emergency shelters only

Top 5 Support Services

Case Management	53%
Mental Health Treatment	27%
Medical Services	22%
Housing Placement	19%
Life Skills Training	19%

Homeless Point-in-Time Results

- Harford County providers are serving an additional 39 homeless persons in 2007 than 2005.
- Three new programs (Alliance Transitional, Homecoming Project Transitional, and Key Point Health) have components serving homeless that did not exist in 2005. These services account for 21 additional clients being served.
- Harford County's homeless population has become more aware of the services available and how to access them, thus making it possible to complete more accurate counts.



Totals were compiled through counting those individuals receiving or utilizing services of the shelter system, motel voucher system, transitional housing system, and the Key Point Health system. Overall, there were an additional 39 people being served in Harford County since our last count in 2005. Point in Time Survey results Linkages also exist with Faith Communities and Civic Agencies United, an ecumenical church group formed to address the need for a shelter that will accept people directly from the street, which Harford County has not had in the past. Sixteen churches and many agencies have successfully operated a winter shelter with up to 15 beds, year round for the last three years. This group is also involved in advocacy efforts to help raise awareness in the public concerning the needs of homeless persons. Roundtable members have planned and participated in the following activities; public hearings, poverty simulation, linkage to police departments, roundtable sub-committees like transitional shelter development, data collection, strategic planning, freezing weather plan, employment and training, transportation, child care, addiction treatment, mental health, health care, and business involvement.

The Mainstream Service Provider Coalition improves service coordination, brings comprehensive solutions to complex client problems and works to identify and eliminate service gaps. The group is made up of representatives from the Department of Social Services, the Core Service Agency (coordinates public mental health system), the Harford County Department of Community Services, the Harford County Housing Agency, Harford County Health Department Substance Abuse Treatment programs, local hospitals, domestic violence providers, the Harford County Disabilities Commission, Harford County Courts, and other non-profit service providers. Homeless individuals have already benefited from this increased level of service coordination and problem solving through identification of need and placement into different stages of the Continuum of Care cycle.

2. Needs

This year, Harford County has 21 overnight shelter beds available year round to the general population and 28 emergency shelter beds available for victims of domestic violence. Harford County provides additional hotel bed nights during periods of freezing weather. Additionally, there are currently 62 transitional shelter beds. In fiscal year 2006, 26,627 shelter bed nights were provided to approximately 632 different people in Harford County.

Of the persons served, the county's Continuum of Care reveals that 50% were served as members of families and 50% were served as individuals. Men represented the greater proportion of the adult population sheltered in the county, at 53% of all adults served. The racial breakdown shows 47% were white, 29% were African American, 3% were Hispanic and 15% were other or unreported. In addition to the homeless people served by the Harford County continuum, there were more than 600 instances of individuals and families being turned away for lack of space. A winter outreach effort to meet homeless people living outside revealed that there are 8 homeless people currently living outside or in their cars. The continuum plans more on-going, comprehensive outreach efforts to better serve these vulnerable people.

To enhance the services offered to homeless citizen of Harford County, and to avoid duplication of services, the Harford Roundtable, a coalition of homeless and mainstream service providers and homeless/formerly homeless individuals, routinely reviews its programs and services, and determines where there may be service gaps. Priorities are based on this assessment.

Gaps and Priorities

To determine the gaps and priorities, the County conducted a point in time survey as follows:

Data Source	Method	Date of Data Collection
Shelter Providers	Census of shelter occupants and turnaways	January 30, 2007
Point in time survey	Four outreach teams visited known "hangouts" to count people living outside	January 30, 2007
Agencies serving homeless persons	Census of homeless persons asking for assistance	January 30, 2007

Homeless Housing Gaps

Component	Have	Need	Need
	Current Inventory Family + Individual	Family Beds	Individual Beds
Emergency	56 (28 for Domestic Violence only)	9	4
Transitional	63	0	16
Permanent Supportive	90 (Includes State Department of Mental Health and Hygiene)	0	29

Source: 2007 CoC Application, 1-Day Homeless Count

The Harford Roundtable has, to the extent possible, utilized actual statistics regarding the number of persons served during a point in time, and turnaways from shelters, and services where available. Harford County Department of Community Services coordinated the one-time census counts performed by shelters, agencies who provide motel placements, Dept. of Social Services Assessment and Case Management units, mental health and substance abuse treatment providers, outreach teams, health care and other mainstream support service providers who serve the homeless. Client surveys requested basic demographic information about the client, the services they use now, as well as the services they need. Agency surveys asked shelter providers for information about bed capacity, estimated need on the day of the census (including turnaways that day) and the gap between capacity and need. The survey also asked shelter and support service providers to record the number of people in various sub-populations and a count of the number receiving a variety of support services. The results of the client survey were entered into a spreadsheet and sent to an analyst of The Enterprise Foundation for statistical analysis. The Harford Roundtable Data Collection Committee further analyzed and modified data results where inconsistencies occurred. The results of the Agency Surveys were tabulated by the Data Collection Committee using spreadsheets. The committee felt that this was the best way to get a sense for the number of shelter/ housing beds needs in the community.

On the gaps analysis chart, the current inventory of beds was determined by collating program beds data from the agency surveys. Estimated shelter, transitional and permanent housing needs was determined by collating answers on the agency survey about the type of housing that would best meet the needs of clients served on the data of the census. Data on turnaways, outreach team street count, and data on people being served in motels was also included in the estimated need count. Information on the current inventory of support service slots came from agency survey data, estimated need for support services and sub-populations was analyzed by collating client survey data and agency survey information. Agency survey information included some information on clients who did not complete a client survey.

To establish community priorities, the following information was analyzed; statistical bed and support service slots data and gaps, focus group meetings for homeless persons and for service provider staff members, public meetings and community needs surveys. The Harford Roundtable and the Community Development Review Board analyzed the data to arrive at the priorities listed on the gaps chart. With few exceptions, priorities expressed through all venues were similar.

The gaps analysis conducted by the Harford Roundtable indicates that there are gaps in service for single adults. The only emergency shelter in the county, serving homeless individuals (that are not victims of domestic violence) is a rotating church shelter operated by Faith Communities and Civic Agencies United. Fourteen churches through out the county host homeless individuals and families for a week at a time during the winter months. One church in the group hosts a smaller number of clients through the summer. Program coordinators have found that sending people out each morning at 6:00 AM and changing locations each week creates barriers to clients becoming self-sufficient again. The group is designing a permanent facility to replace the 15 beds they currently operate. There is a high need for emergency shelter beds in Harford County. There is also a high need for transitional beds for single adults. The one day census revealed that one family of three and twelve single

adults needed shelter. Another 20 single adults were living outside. Many of the people in the shelter had begun to stabilize their health, mental health and addictions issues, but need job training, more “clean time”, regular mental health treatment and time to save money to get an apartment. These individuals would best be served in a much needed transitional housing facility. A large gap also exists in the area of permanent housing in the Harford County continuum. Survey data indicates that 36% of the single adults are dually diagnosed, 24% have mental illness as a primary disability and 12% have addictions as a serious disability. Another 16% of homeless single adults have AIDS. Many of these individuals need on going treatment and supports to remain housed permanently, hence the gap in permanent supportive housing. Obviously, there is also a great need for the supportive services of substance abuse treatment, mental health services.

Harford County has more services available for families. There is a domestic violence shelter, two transitional and two permanent housing programs serving families. There remain gaps in services for emergency shelter if families do not have domestic violence issues and more transitional housing for families is needed. Families are often headed by single women needing GED, job training and other support services. Shelters and transitional Housing provide the service and time they need to become employable in living wage jobs. Job training, mental health treatment, life skills training and housing placement areas where services to families are still needed would reduce clients’ length of stay in shelters and transitional housing programs.

Homeless Facilities and Services

Prevention

Harford County Currently has the following prevention services in place:

- Eviction prevention rental assistance and utility payments provided by four service providers, Harford County Dept. of Social Services, Harford Community Action Agency, Salvation Army, St. Joan of Arc, and numerous other churches individually. Assistance is generally limited to no more than twice a year.
- Emergency financial assistance for security deposits and first months’ rent to avoid homelessness, especially upon leaving a shelter at the end of the eligible time are provided by Harford County Dept. of Social Services, Salvation Army, St. Joan of Arc and Harford Community Action Agency.
- Information and referral services for persons at risk of homelessness are provided by Harford County Dept. of Social Services, Harford Community Action Agency, Core Service Agency, SARC and Harford County Housing Agency. State funded Service-Linked Housing case management services are provided by Community Preservation and Development Corp. (150 families) at Windsor Valley, a multi-family housing complex with high number of evictions in eastern Harford County.

Services in planning stages:

- Case management services for individuals and families applying repeatedly for emergency assistance at Harford Community Action Agency
- Expand service linked housing case management to three additional low-income housing complexes in Edgewood
- Develop a vehicle repair program to assist people with older vehicles to keep them running so clients can continue to get to work.

How persons receive assistance:

- Present for service at Department of Social Services, Harford Community Action Agency, Neighbors in Need, any community-based service center, or church.
- Referrals from other agencies, churches and multi-family complex management companies.
- Self referrals and walk-ins
- Depending on type of assistance needed, documentation available and eligibility, assistance is generally available on the same day as requested. 118 households received eviction prevention rental assistance and 71 households received eviction prevention counseling during the last year in Harford County.

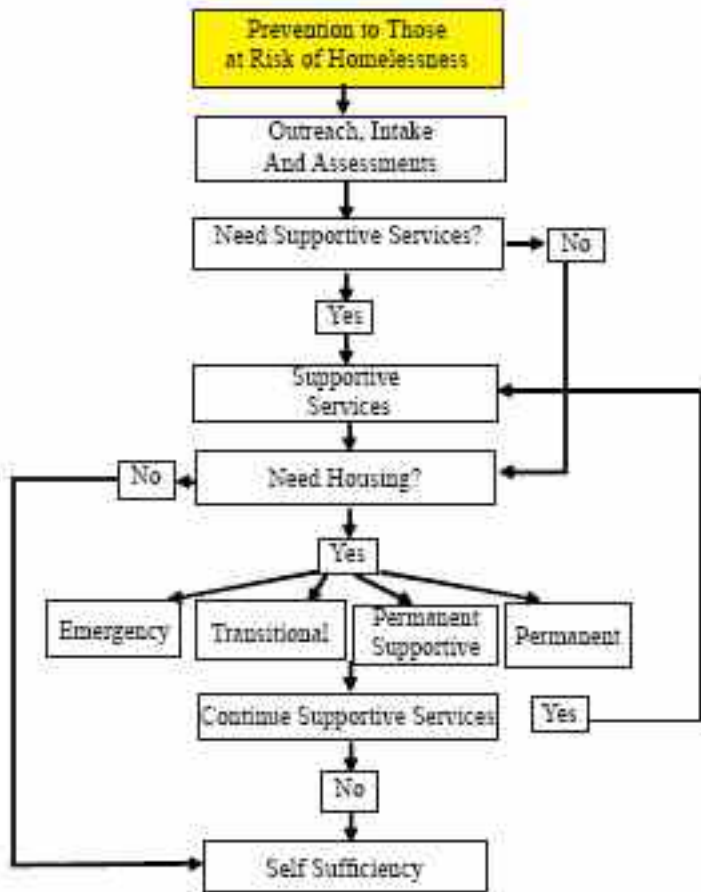


Chart: Homeless Facilities and Services

Outreach/Assessment

Harford County has the following services in place:

- Five different agencies, the Department of Social Services, Core Services, Sexual Assault/Spouse Abuse Resource Center (SARC), Salvation Army, the Housing Agency and the Harford Community Action Agency, screen for homelessness, as well as local hospitals and numerous church groups, food pantries and soup kitchens
- The local Department of Social Services at three locations in the County, makes assessment of emergency needs and refers clients to appropriate shelter facility or prevention service
- Many different agencies screen for domestic violence, and if homelessness is an identified need, refer clients to the SARC safehouse shelter
- Case management team in the winter shelter

Services planned:

- Develop a multi-disciplinary outreach team to regularly meet with homeless people living outside
- Distribute information about homeless services to local businesses and mainstream service providers and provide cross-training session on eligibility criteria and application/intake forms
- Update online Resource Directory and develop a continuum-wide assessment tool to assure that all homeless persons are linked to appropriate homeless and mainstream support services.

How homeless persons access/receive assistance:

- Present for service at local Department of Social Services, community-based service centers or churches
- If eligible for services referrals are made and applications completed by caseworkers
- Contact by winter outreach team

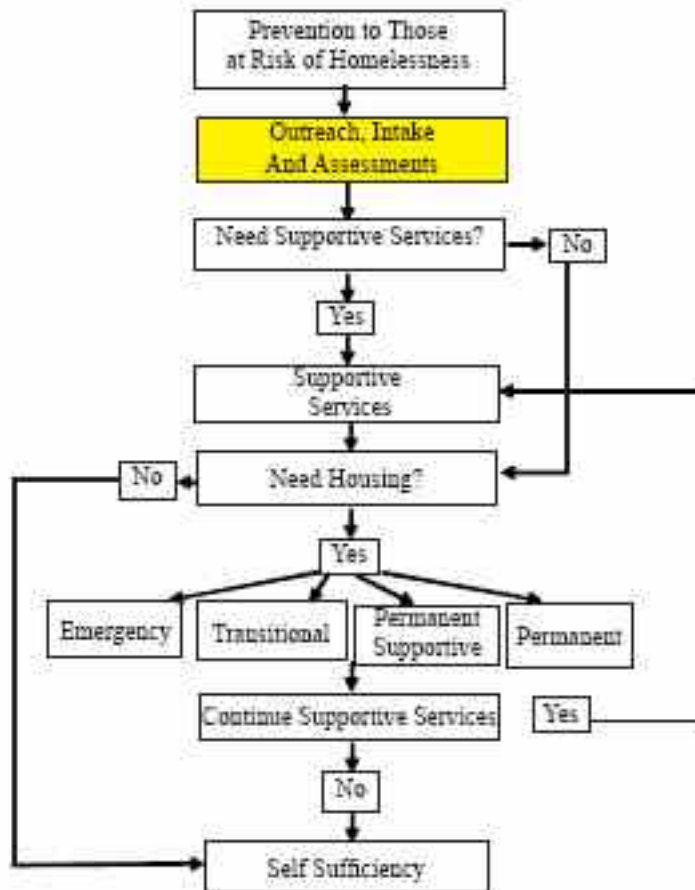


Chart: Outreach/Assessment
Emergency Shelter

Housing/services in place:

- 15 bed over-night shelter operated by 15 churches and coordinated through Faith Communities and Civic Agencies United
- 1-family shelter (Shreffler House) operated by the First Presbyterian Church during winter months – 6 beds
- 2 bed Smith Chapel House
- 28 bed domestic violence safehouse operated by SARC, provides emergency housing
- Motel vouchers for emergency placements for 1 to 7 days

Housing/services planned:

- Construct a new shelter facility including 24 emergency and 12 transitional beds.

How homeless persons access/receive assistance:

- Present for service at Department of Social Services, any community-based service center or church
- Referrals from other agencies
- Self referrals and walk-ins
- Make application for services, and if eligible, assistance is given on same day

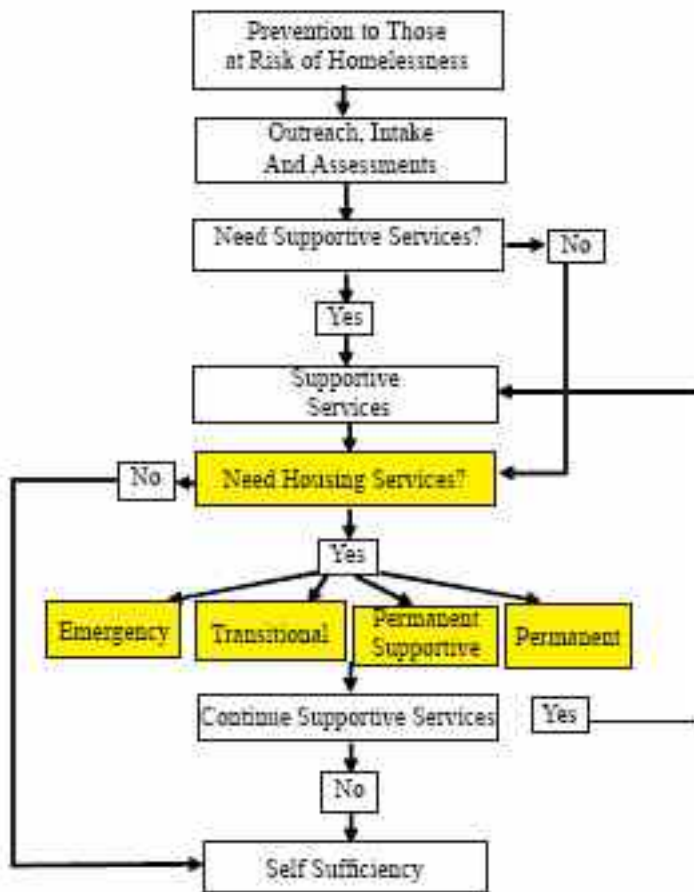


Chart: Emergency Shelter

Transitional Housing

Housing/services in place:

- 42 beds in two programs Anna's House and Holy Family House
- Case management, information/referrals, job training, substance abuse treatment, mental health care, housing placement, life skills training, education, transportation and legal assistance for all clients of the shelters
- VA Center, located in Cecil County, has domiciliary unit for 25 single homeless men for up to 30 days, and at one time about 2-5 residents are from Harford County

Housing/services planned:

- 12 new beds in one shelter will be developed, bringing the total transitional units to 54 units.
- Better linkages to mainstream resources

How homeless persons access/receive assistance:

- Referrals from Department of Social Services, other shelter programs, churches, community-based service centers, and other agencies
- Self referrals
- To safehouse from police, courts, hospitals, other agencies, and self referrals
- If eligible, make application to shelter program; waiting times are sometimes as long as 2 months

110 homeless persons were housed for 16,743 bed nights in the past year

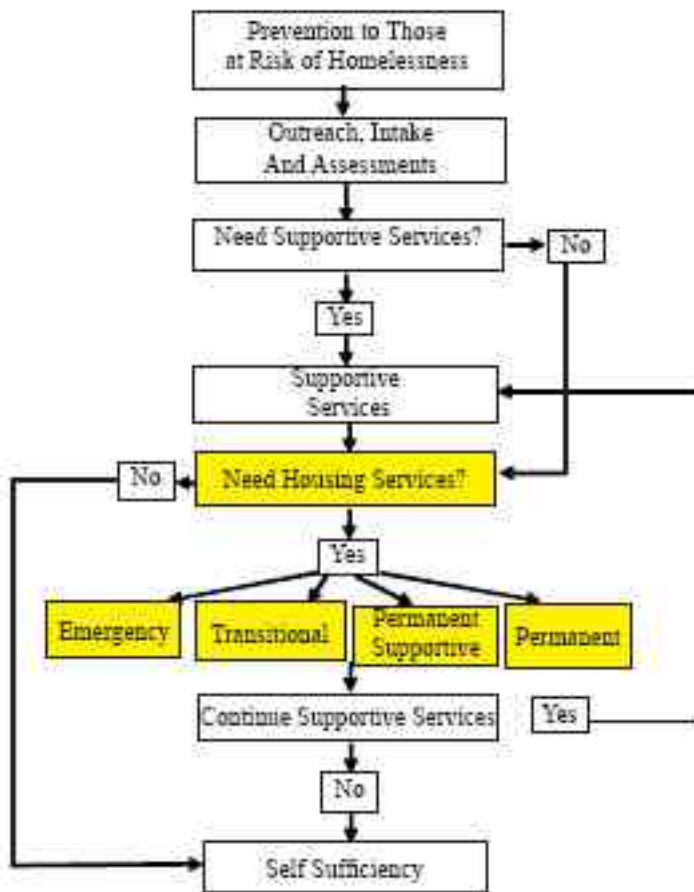


Chart: Transitional Housing

Permanent Housing and Permanent Supportive Housing

Housing/services in place:

- 18 apartments of Shelter Plus Care operated through the Core Service Agency are available to homeless individuals and families with serious mental illness. Accompanying supportive services and mental health care provided by Key Point Inc. and Alliance, Inc.
- 26 beds of HOPWA state-wide provided by Harford County Housing Agency. Accompanying supportive services and health care provided by Harford County Health Department.
- 22 beds in 7 apartments of the Anna's House Permanent Housing Programs. Case management and other services provided by program staff. Mental health care provided by public mental health system.
- 20 beds in 6 apartments of the Holy Family House Permanent Housing Program. Case management and other services provided by program staff. Mental health care provided by public mental health system.

Housing/services planned:

- Continuation of the programs and addition of more housing placement services
- Add 14 beds disabled homeless individuals and accompanying supportive services and mental health care

How homeless persons access/receive assistance:

- Referrals from shelters, DSS, the Housing Agency, hospitals, detention centers, mental health clinics or health clinics

- If eligible, make application to program; short waiting times at present

53 homeless persons were assisted for 19,345 bednights in the past year

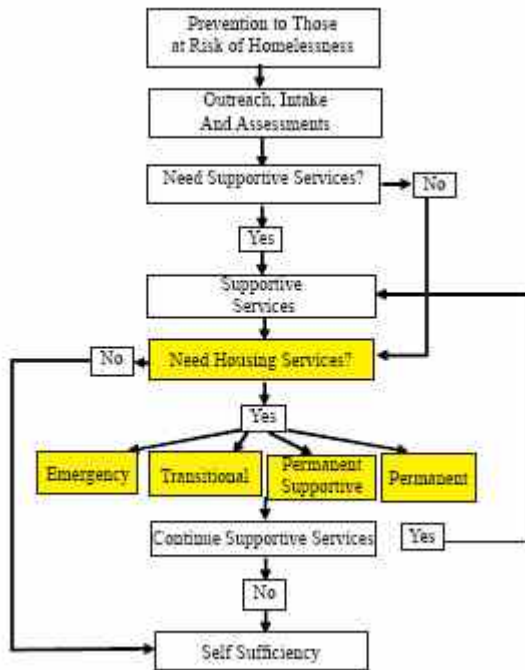


Chart: Permanent Housing and Permanent Supportive Housing

Supportive Services

Services in place:

- Job training and placement provided by Open Doors, Inc., DORS, The Wage Connection, ACCEPMI, Inc., Alliance, Inc. and Key Point, Inc.
- Education provided by Harford County Public Schools and Harford Community College
- Health Care provided by Harford County Health department and area clinics/providers
- Mental health care provided by Alliance, Inc., Key Point, Inc., Upper Bay Counseling, Inc.
- HIV case management provided by the Harford County Health Department

Money management provided by Harford Community Action Agency, Inc., Department of Social Services, Key Point, Inc., Alliance, Inc. and homeless shelter providers.

- Domestic violence services provided by SARC
- Veterans services provided by the VA Center at Perry Point
- Financial assistance/benefits provided by Harford County Dept. of Social Services
- Addiction services provided by Harford County Health Department, Phoenix Recover Center, Wittsitt Center, Shoemaker House, Mann House, Inc., North Park Family Consultation Center, Emmorton Psych Chartered, Wellspring Counseling
- Housing counseling provided by the Harford County Housing Agency and Harford County Dept. of Social Services and Home Partnership, Inc.
- Transportation provided by the Department of Social Services and volunteers
- Child care provided by the YMCA and Catholic Charities as well as by numerous local providers
- Life skills training provided by homeless shelters, Key Point, Inc., Alliance, Inc. Harford Community Action

- Legal services provided by SARC and Legal Aid.
- Parenting training provided by SARC, homeless shelters, The Family Tree and the YWCA
- Utilities assistance provided by Harford County Dept. of Social Services, Harford Community Action Agency and St. Joan of Arc Catholic Church and numerous area churches
- Emergency services provided by the Harford County Dept. of Social Services and Harford Community Action Agency
- Food/Meals provided by Harford Community Action Agency, Bel Air United Methodist Church, Meals on Wheels, St. Joan of Arc and numerous churches throughout the county
- Support groups provided by Key Point, Inc., Alliance, SARC, and homeless shelters

Services planned:

Many of the above listed services are not available in all areas of the County, so plan to expand geographic coverage to include under served areas

Many persons, clients and people working with clients, do not have adequate information about these services, so we plan to revise the printed and online Resource Directory and make greater efforts towards broader distribution to all homeless and mainstream support service providers, local churches and businesses. Hold annual training sessions to provide cross training on each agency's available services, eligibility criteria, and program applications. Training will also remind agencies to use the Harford Roundtable intake form to assure that clients are referred to all services for which they are eligible.

How homeless persons access/receive assistance:

Present for an assessment at the Dept. of Social Services for a needs assessment or to any agency offering the services they need

Go to the Dept. of Social Services, community-based service centers, churches and other agencies to state needs. If eligible, make application.

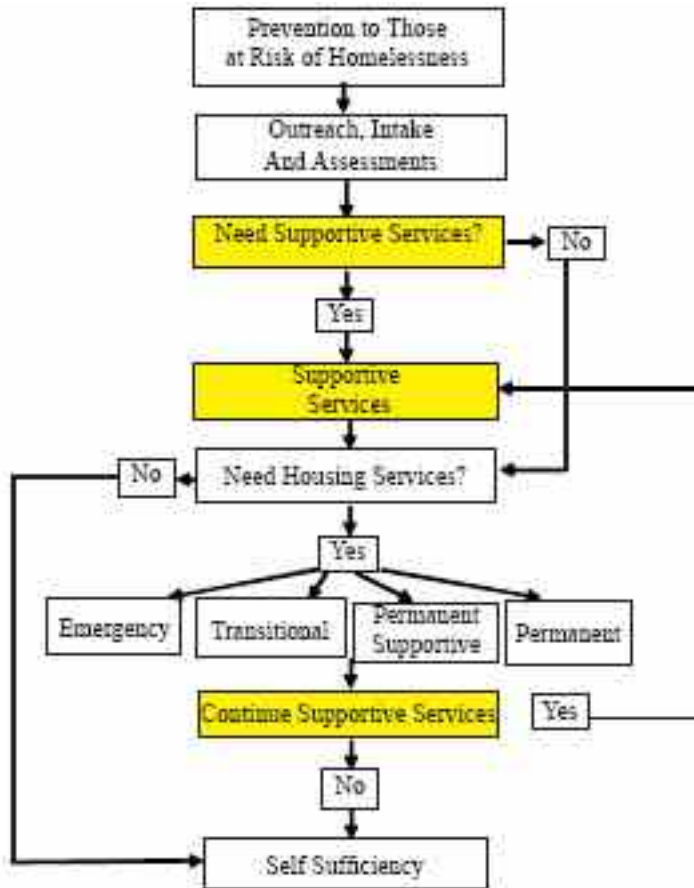


Chart: Supportive Services

Special Needs- Non Homeless

Elderly & Frail Elderly

The elderly population has more than doubled in Harford County. The number of citizens over age 60 grew from 9,181 in 1970, to 14,210 in 1980, to 21,691 in 1990, to 30,352 in 2000. Projections indicate that the elderly population is 36,338 in 2005, an increase of 20% in five years. Thirty-eight per cent (38%) of Harford County's population over 65 years of age can be considered "frail", which means they are in need of assistance with more than one or more activities of daily living (eating, bathing, getting dressed) and they are 85 years of age or older. In Harford County, 2005 Census estimates state there are 2,420 frail elderly citizens.

The Office on Aging conducted an "Aging in Place" study in 2000 to determine the perceived housing needs of the county's elderly. The results indicated the following:

- At this time, the majority of seniors surveyed do not feel that Harford County has adequate facilities to meet the housing needs of our present senior population.
- The majority of respondents would like to stay independent if at all possible. Many would also like to downsize in living space if "quality" space is available. Affordable senior rental units are the preferred option.
- Senior citizens did not indicate a desire to move into a nursing home. There is a desire for the government to provide seniors viable options for housing other than nursing home care.
- Senior citizens wanted to be involved and contributing to the community but need supports to do so. These supports include repairs to their homes, like heating and plumbing, and the installation of specialized homecare products, like grab-bars.
- Senior citizens wanted to feel secure that Harford County will be able to meet their housing needs in the future.

In Harford County in 2000, there are a total of 14,939 elderly households; 2,763 renters and 12,166 that own their own homes. In 2000, 2,238 households have income less than or equal to 30% of the median area income. Harford County currently has 2,630 units of housing dedicated solely to its elderly population. In addition, there are 719 nursing home beds and 588 licensed assisted living beds. Rental assistance through the Housing Choice Voucher Program is provided to 249 elderly households. Catholic Charities has recently completed 75 new affordable rental units in the City of Aberdeen and will complete construction on 55 units in Abingdon for seniors 62 and older by summer of 2007.

Total number of Elderly households		% with a housing burden		% cost burden >30%		% cost burden >50%	
Renters	Owners	Renters	Owners	Renters	Owners	Renters	Owners
2,763	12,166	45.9%	20.9%	43.9%	20.6%	23.9%	9.8%

Source: 2000 CHAS Data

Persons with Disabilities

The U.S. Census Bureau, 2005 American Community Survey provides the following information about Harford County residents with disabilities. The data is based on sampling and is subject to sampling variability. It is also limited to the household population and excludes the population living in institutions, college dormitories, and other group quarters.

Status of Harford County's non-institutionalized population	
Population 5 years and over	221,636
With a disability	29,903
Population 5 to 15 years	38,984
With a disability	3,924
Population 16 to 64 years	157,383
With a disability	17,045
Population 65 years and over	25,269
With a disability	8,934

The 2005 American Community Survey concludes that 13% of Harford County residents at least five years old in 2005 reported a disability. The likelihood of having a disability varied by age – from 9 percent of people 5 to 20 years old, to 11 percent of people 21 to 64 years old, and to 35 percent of those 65 and older. The Survey also provides the following information.

Subject	Male	Female	Total
Population 5 years and over	107,792	113,844	221,636
Without any disability	86.7%	86.3%	86.5%
With one type of disability	8.4%	6.05	7.2%
With two or more types of disabilities	4.9%	7.7%	6.3%
Population 5 to 15 years	19,885	19,099	38,984
With any disability	12.9%	7.1%	10.1%
With a sensory disability	0.0%	0.7%	0.3%

With a physical disability	0.9%	0.4%	0.6%
With a mental disability	12.5%	6.1%	9.4%
With a self-care disability	1.6%	0.0%	0.8%
Population 16 to 64 years	76,847	80,536	157,383
With any disability	10.9%	10.8%	10.8%
With a sensory disability	1.7%	1.5%	1.6%
With a physical disability	5.6%	7.1%	6.4%
With a mental disability	4.9%	2.9%	3.8%
With a self-care disability	0.5%	3.0%	1.3%
With a go-outside-home disability	1.8%	3.0%	5.5%
With an employment disability	4.9%	6.1%	5.5%
Population 65 years and over	11,060	14,209	25,269
With any disability	31.1%	38.7%	35.4%
With a sensory disability	16.9%	14.2%	15.4%
With a physical disability	19.1%	32.8%	26.8%
With a mental disability	8.3%	13.5%	11.2%
With a self-care disability	6.2%	12.7%	9.9%
With a go-outside-home disability	12.0%	21.5%	17.3%
SCHOOL ENROLLMENT	Male	Female	Total
Population 18 to 34 years	23,791	24,977	48,768
With any disability	2,833	2,035	4,868
Enrolled in college or graduate school	9.7%	45.3%	24.6%
Not enrolled/without a bachelor's degree or higher	77.3%	42.3%	62.7%
With a sensory disability	426	284	710
Enrolled in college or graduate school	12.4%	19.7%	15.4%
Not enrolled/without a bachelor's degree or higher	54.2%	58.1%	55.8%
With a physical disability	542	799	1,341
Enrolled in college or graduate school	41.0%	24.9%	31.4%
Not enrolled/without a bachelor's degree or higher	59.0%	63.6%	61.7%
With a mental disability	1,746	824	2,570
Enrolled in college or graduate school	4.4%	75.4%	27.2%

Not enrolled/without a bachelor's degree or higher	86.3%	19.9%	65.0%
No disability	20,958	22,942	43,900
Enrolled in college or graduate school	21.6%	25.4%	23.6%
Not enrolled/without a bachelor's degree or higher	55.6%	45.8%	50.5%
EMPLOYMENT STATUS	Male	Female	Total
Population 16 to 64 years	76,847	80,536	157,383
With any disability	8,346	8,699	17,045
Employed	42.2%	55.1%	48.8%
With a sensory disability	1,285	1,170	2,455
Employed	44.3%	70%	56.5%
With a physical disability	4,280	5,716	9,996
Employed	42.1%	43.9%	43.1%
With a mental disability	3,744	2,309	6,053
Employed	38.3%	59.1%	46.2%
No disability	68,501	71,837	140,338
Employed	85.3%	73.2%	79.1%
POVERTY STATUS	Male	Female	Total
Population 5 years and over	107,681	113,652	221,333
With any disability	14,344	15,367	29,711
Below poverty level	13.8%	10.8%	12.3%
With a sensory disability	3,156	3,312	6,468
Below poverty level	6.7%	7.1%	6.9%
With a physical disability	6,574	10,449	17,023
Below poverty level	9.6%	12.5%	11.4%
With a mental disability	7,151	5,206	12,357
Below poverty level	21.3%	10.6%	16.8%
No disability	93,337	98,285	191,622
Below poverty level	4.3%	3.4%	5.1%

In its report, ***Out of Reach 2006***, the National Low Income Housing Coalition reports that a Harford County Supplemental Security Income (SSI) recipient receiving \$603 can afford rent of no more than \$181.00, while the Fair Market Rent (FMR) for a one-bedroom unit in Harford County is \$784.00. FMR is established by the U.S. Department of Housing and Urban Development. Affordable rent for a 2006 minimum wage earner would be \$320.00.

The Harford County Commission on Disabilities remains committed to its mission to “advocate and act as a catalyst for citizens with disabilities by assessing needs, investigating opportunities for improvements in quality of life and supporting community participation”. Toward fulfilling that goal, the Commission has collected the following additional data about Harford County citizens with disabilities and services available to them in our community:

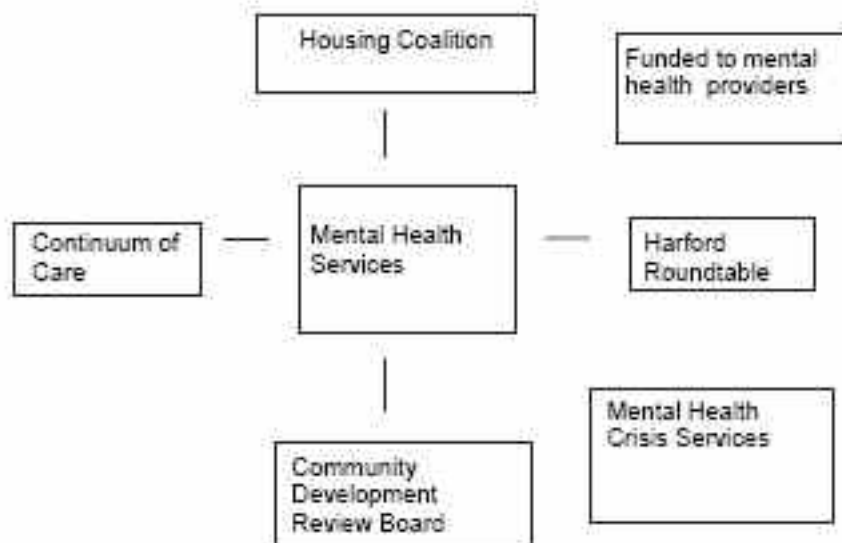
- 1,900 applicants are on the Harford County Housing Agency Housing Choice Voucher waiting list. Of these applicants, 156 are applicant/families with disabilities and/or elderly.
- 73 individuals with disabilities participate in the Housing Agency's Mainstream Voucher Program, which combines vouchers with case management services for individuals with disabilities.
- Two mental health service providers offer 59 residential placements in Harford County. All of these beds are presently filled, with a waiting list of 57 individuals.
- 21 individuals with mental illness have been placed with 5 Department of Social Services (DSS) Project Home residential providers.
- 665 citizens with developmental disabilities currently receive services in Harford County, funded by the Developmental Disabilities Administration (DDA). 141 individuals receive traditional residential services: 30 of these individuals live in units with 4 individuals; the remaining 111 live in units with 3 or fewer individuals.

Disabled Population Mental Health Services

In 2005, Census figures estimated that of the population from 5 to 15 years old, 9.4% of Harford County residents had a mental disability. The age group of 16 to 64 years old, 3.8% of Harford County residents had a mental disability and Harford County residents 65 years and older, 11.2% of them have a mental disability.

Public mental health services in Harford County are developed and monitored by Core Service Agency. Core Service Agency is a non-profit organization which oversees, develops and monitors the local public mental health system. The Core Service Agency envisions a comprehensive, community-based, culturally sensitive and recovery-oriented mental health system. Core Service Agency is a part of the Harford Roundtable, Continuum of Care and the Community Development Review Board.

The Core Service Agency reports for FY06, that 3,252 people were served through the public mental health system in Harford County (1,615 children and adolescents and 1,634 adults). There were 420 new people receiving mental health services in FY06 (156 children and adolescents and 277 adults). Core Service Agency handled 4,084 help/crisis calls, and responded to over 1,500 clinical related emails, attended countless coordination meetings, and served 271 people through client support funds.



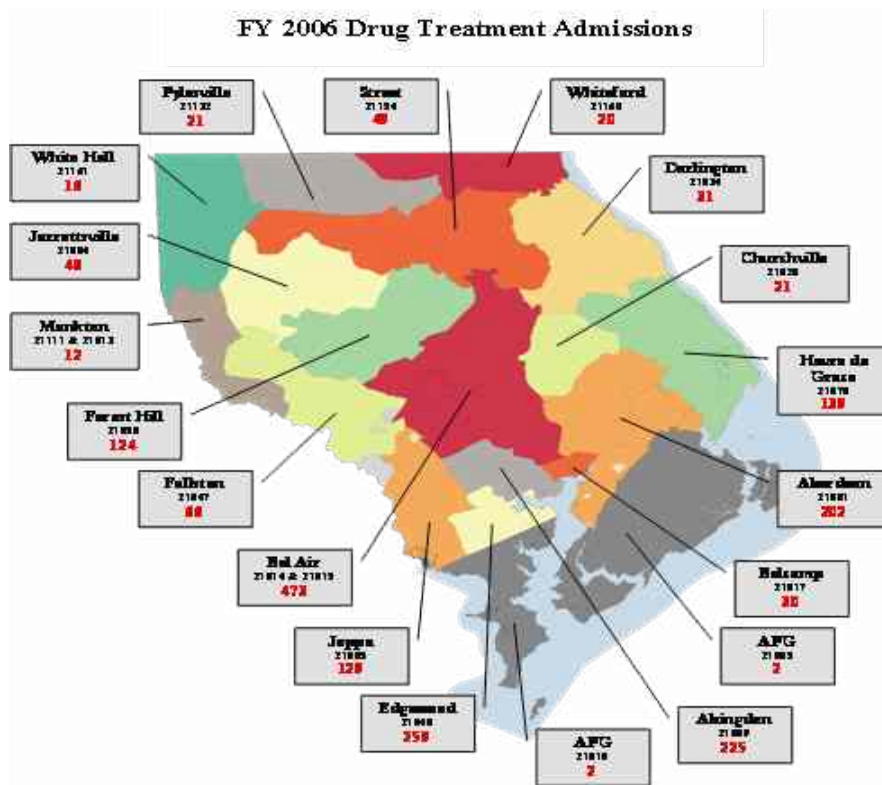
AIDS / HIV

The Harford County Health Department's Health Services Division has offered comprehensive services to persons living with HIV/AIDS since 1985. According to the most recent AIDS Administrative report (completed July 2006) there were 340 people who have been diagnosed with HIV/AIDS. This number is not indicative of the total number of persons living with the disease in the county. Individuals who have tested positive for HIV in a jurisdiction outside of Harford County yet live in our county are not counted in county statistics. This individual is counted as a case in the jurisdiction they were tested in. At any given time, 130 persons receive Case Management Services at the Health Department and 70 of those patients attend the biweekly Seropositive Clinic.

Services provided by the Health Department to persons living with HIV include: Case Management, Seropositive Clinic with Johns Hopkins Hospital, Emergency Financial Assistance (utility, nutrition, medication, professional services), Housing Assistance (outside of the Housing Agency HOPWA program), counseling and testing services, prevention / education services (for individuals and groups at the Detention Center), and support group activities. During 2006 (July 1- June 30th), 1,450 individuals received Counseling and Testing Services. Nursing staff provide Counseling and Testing at a number of sites (Health Department, Detention Center, Drug Treatment Centers) and satellite Health Department sites. Case Management staff work closely with community agencies, especially the Harford County Housing Office to coordinate resources for HIV positive clients.

Persons with Alcohol & Other Addictions

Harford County has two Intermediate Care Facilities (28 day residential treatment), one of which routinely services low-income clients. Local hospitals provide emergency 1-2 day detox services. Out-patient services are provided by the Health Department and private providers, two of which also have intensive out-patient programs. The County has three chemotherapeutic programs (methadone program) and a correctional services program. There is no inpatient juvenile substance abuse treatment available in Harford County.



In FY06, there were 1,869 admissions to drug treatment programs in Harford County. This represents a 24% decrease over the FY05 total of 2464. The top three drugs for which treatment was sought in FY04, FY05, and FY06 were alcohol, heroin, and marijuana.

FACE-IT, Faith Activated Community Empowering Intervention Training, is a faith-based coalition that addresses substance abuse issues in Harford County, in partnership with the Harford County Office of Drug Control Policy. In FY06, FACE-IT was awarded a 5 year Drug Free Communities Grant in partnership with the Harford County Office of Drug Control Policy to accomplish their mission of providing educational intervention through training to prevent substance abuse and to combat addictions in Harford County. FACE-IT has been successful as sponsors of training symposiums, organizers of a community based resource fair, and offering specialized training / educational workshops for faith community members. FACE-IT has just received their 501c3 status from the IRS.

Special Needs Facilities and Services

The following describes facilities and services to assist the non-homeless persons in need of supportive housing:

Foster Care:

The Department of Social Services provides intensive case management for clients aging out of the foster care system. The Office assures that all adolescents leaving the system have housing, track and report numbers and ages of those leaving the system, educational status, and employment and housing status. By Maryland Law, if a youth leaves the system they may reconnect with and utilize DSS supportive services until their 21st birthday.

Mental Health:

The Mental Hygiene Administration's uses Health General Article of Annotated Code 10-809 as its discharge policy for publicly funded psychiatric facilities. The Health General Article of Annotated Code 10-809 prohibits discharges from state facilities to homelessness. Each facility is required to prepare a written aftercare plan. The inpatient hospital social worker or treatment team must complete a needs assessment upon entry into the hospital and develop a treatment plan that addresses needs such as mental health, housing substance abuse, job skills, and life skills. An aftercare plan is required before release from the hospital, which must include medical care, psychiatric care, housing, vocational and social rehabilitation, case management and other supportive services.

The Harford County Core Service Agency and Alliance Targeted Case Management Team has worked to develop a strong relationship and good communication with the local hospital that services individuals with a mental illness on an inpatient basis. The Harford County Core Service Agency, residential providers, and the state hospital representative meet on a monthly basis for the purposes of discharge planning and residential provider referrals follow up.

Corrections:*

The Harford County Core Service Agency has utilized funds for a mental health professional at the detention center in Harford County. This individual completes a case management assessment and service plan, links the individual to treatment, financial, and housing resources, and follows the individual into the community for thirty days. At that time, if appropriate the individual is transferred to another member of the case management team. This mental health professional works closely with the public defenders office and is in the process of further developing the relationship with probation and parole.

*Please note that "corrections" category refers to local jails and state or federal prisons.

Table 1B
Special Needs (Non-Homeless) Populations

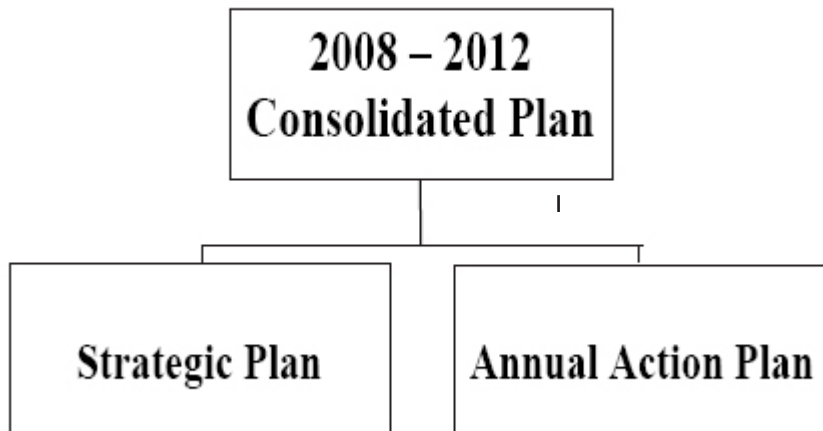
SPECIAL NEEDS SUBPOPULATIONS	PRIORITY NEED LEVEL High, Medium, Low, No Such Need	UNMET NEED	DOLLARS TO ADDRESS UNMET NEED	MULTI-YEAR GOALS
Elderly	H	1000	\$500,000	100 units
Frail Elderly	H	150	\$100,000	
Severe Mental Illness	M	Unknown		
Developmentally Disabled	M	Unknown		
Physically Disabled	M	Unknown		
Persons w/ Alcohol/Other Drug Addictions	M	863	\$598,759	
Persons w/HIV/AIDS	L	10	\$191,451	10
Victims of Domestic Violence	M	unknown		
Other				
TOTAL				

Strategic Plan



Strategic Plan

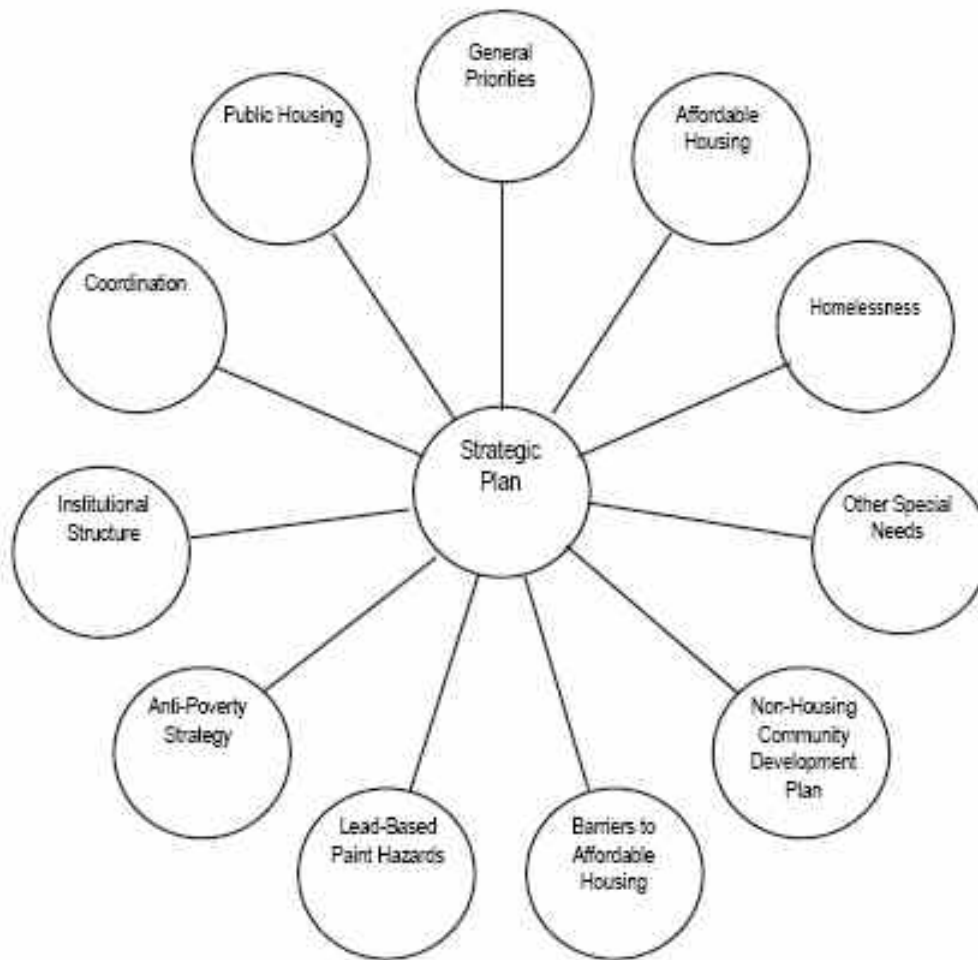
The overall goal of this consolidated plan is to develop viable urban communities by providing decent housing, a suitable living environment, and expanding economic opportunities principally for extremely low, low income, and low to moderate-income residents. Harford County directs resources to underserved areas with a focus placed on areas of high minority concentration. This goal is accomplished by extending and strengthening partnerships among all levels of government and the private sector, including for-profit and non-profit organizations.



Harford County utilized a variety of data sources and citizen comments in its development of a needs assessments: Harford County Department of Planning & Zoning, the Maryland Office of Planning, the Baltimore Metropolitan Council, the Harford County Commission on Disabilities, the Harford County Office on Aging, the Harford County Department of Social Services, the Harford County Housing Agency, Core Services and the Harford County Health Department and survey responses and comments from the public needs hearings. From the analysis and development of each needs assessment, strategic objectives were developed. It is the goal of the consolidated plan to address the identified needs through the strategic objectives over the FY2008-FY2012 planning period.

Harford County meets regulations by producing a strategic plan for the designated Consolidated Plan time frame (FY 2008-FY2012) that brings needs, priority needs, priorities, specific objectives, and strategies together in a coherent strategic plan. In identifying and describing these needs, Harford County is encouraged to draw relevant information from previous submissions and other reports and studies, as appropriate. The strategic plan is developed to achieve the following goals and objectives, principally for extremely low, low income and low to moderate income residents.

The Strategic Plan is required to be submitted to the Department of Housing and Urban Development and will address the following categories:



Listed below, is an explanation of each of the above referenced categories and Harford County's plan for addressing them in this document.

- **General priorities**
 - Identified any obstacles to meeting underserved needs
 - Summarize the priorities and specific objectives, describing how funds that are reasonably expected to be made available will be used to address identified needs.
 - For each specific objective, Harford County has identified proposed accomplishments and outcomes we hope to achieve in quantitative terms over a specific time period or in other measurable terms as identified and defined by the jurisdiction.
- **Affordable housing**
 - Harford County will state how the analysis of the housing market and the severity of housing problems and needs of extremely low-income, and moderate –income renters and owners identified in accordance with 91.205 provided the basis for assigning the relative priority given to each priority needs category in the priority housing needs table that is prescribed by HUD.
 - The affordable housing section will identify how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units.
 - Harford County will describe proposed accomplishments to specify the number of extremely low, low, moderate, and middle income families to whom the County will provide affordable housing as defined in 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership over a specific time period.
- **Homelessness**
 - Harford County will describe the strategy for helping low-income families avoid becoming homeless.
 - Harford County will describe their strategy for reaching out to homeless persons and assessing their individual needs.

- Harford County will describe their strategy for addressing emergency shelter and transitional housing needs of homeless persons.
- Harford County will describe their strategy for helping homeless persons (especially persons that are chronically homeless) make the transition to permanent housing and independent living.
- **Other special needs**
 - With the respect to supportive needs of the non-homeless, the plan will describe the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing.
- **Non-housing community development**
 - Harford County will describe the priority non-housing community development needs, reflecting the needs of the type of activity, in terms of dollar amounts estimated to meet the goal of the type of activity.
- **Barriers to affordable housing**
 - Harford County will describe the jurisdiction's strategy to remove or ameliorate negative effects of public policies, which serve as barriers to affordable housing as identified in the needs assessment section.
- **Lead-Based Paint Hazards**
 - This plan will outline the actions proposed or being taken to evaluate and reduce lead-based paint hazards, describing how the plan for reduction of lead-based paint hazards is related to the extent of lead poisoning and hazards, and how the plan for reduction will be integrated into housing policies and programs.
- **Anti-poverty strategy**
 - Harford County will describe their goals, programs, and policies for reducing the number of poverty level families.
- **Institutional structure**
 - Harford County will explain the institutional structure, including private industry, nonprofit organizations, community and faith-based organizations, and public institutions, through which the county will carry out its housing, homeless, and community development plan, assessing the strengths and gaps in the delivery system.
- **Coordination**
 - This plan will identify the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies.
 - With respect to the public entities involved, the plan will describe the means of cooperation among the state and local units of government in the metropolitan area.
 - With respect the homeless strategy, the plan will describe efforts to enhance coordination among agencies to address the needs of persons that are chronically homeless.
 - With respect to economic development, the plan describes efforts to enhance coordination with private industry, businesses, developers, and social service agencies.
- **Public housing resident initiatives**
 - Harford County will describe their activities to encourage public housing residents to become more involved in management and participate in homeownership.
 - Harford County will describe the manner in which the plan of the jurisdiction will help address the needs of public housing.
 - Harford County is served by a troubled PHA and will describe the manner in which the unit of local government will provide financial or other assistance to the troubled agency in improving its operations to remove such designation.

General- Priority Needs and Strategies

Priority needs were developed based on statistical data; including data obtained from the U.S. Census Bureau, the Maryland Office on Planning, the Harford County Planning and Zoning Office, the Baltimore Metropolitan Council, the National Low-Income Housing Coalition, Metropolitan Regional Information Systems and the

Maryland Department of Housing and Community Development. Data was also collected in needs hearings, focus groups and planning groups.

During the Consolidated Plan period, the County will direct resources to low and moderate income communities and minority communities. Priorities were determined based on the needs of the most vulnerable populations and community development goals for communities of low wealth or those that have been traditionally underserved. These populations include; homeless persons, persons with disabilities, elderly and the frail elderly, single female head of households with children, low-income households and communities, and persons with special needs. The biggest obstacles to serving priority needs are the dwindling availability of public and private resources available to assist those most in need, the shifting of state and federal priorities to Homeland Security and foreign policy, the community attitudes towards vulnerable populations, the cost of delivering services and creating and preserving affordable housing, the demand for housing and new household formation, and the limited availability of land appropriate for development.

The following is a summary of objectives and the Performance Measurements that Harford County will direct resources to over the following 5 years of the 2008- 2011 Consolidated Plan.

Preserving and Promoting Affordable Housing- The HUD **objective** is decent affordable housing and the anticipated HUD **outcome** is Affordability and Availability / Accessibility

- Preservation and rehabilitation of existing housing stock
- Homeownership Assistance
- Expansion of affordable rental housing
- Continued support of the County's public and assisted housing programs
- Affirmatively further fair housing on a regional level through various county programs

Providing Services to the Homeless- The HUD **objective** is suitable living Environment and Decent Affordable Housing. The HUD **outcome** is Availability / Accessibility

- Using the continuum of care model provide assistance to the homeless through prevention, outreach, assessment and supportive, transitional and permanent housing.

Providing Housing to those with Special Needs- The HUD **objective** is Decent Affordable Housing. The HUD **outcome** will be Affordability.

- In conjunction with supportive services provide a variety of housing options to assist seniors to age in place, assist the disabled to live as self-sufficiently and independently as possible within the community.

Support Efforts to Improve Community Infrastructure- The HUD **objectives** are Suitable Living Environment and Creating Economic Opportunities and the anticipated HUD **outcomes** are Availability / Accessibility and Affordability

- Support efforts to improve transportation services to provide economic opportunities for low / moderate income persons and persons with disabilities
- Support efforts to build new Community Centers throughout the county.
- Concentration on infrastructure improvements in low to moderate income communities

Provide Opportunities for Economic Development for the low- to moderate-income - The HUD **objective** is Creating Economic Opportunities and the expected HUD **outcome** is Availability / Accessibility and Affordability

- Provide job training and support efforts to development employment and training programs for low and moderate persons, including the disabled.
- Provide opportunities to create and retain jobs for the low- to moderate-income.

Outcome	Availability/Accessibility	Affordability	Sustainability
Objective			
Suitable Living Environment	<p>A.) Public service activities funded to provide access to a suitable living environment.</p> <ul style="list-style-type: none"> • Mentoring program • Operational funding of after-school programs for children at risk in the Edgewood, Aberdeen and Havre de Grace communities. <p>B.) Public facilities and improvement activities that ensure access to suitable living environment.</p> <ul style="list-style-type: none"> • Building new Community Activity Centers • ADA Accessibility Enhancements <p>C.) Activities that increase access or availability to shelter or a service that will improve the beneficiary's living environment.</p> <ul style="list-style-type: none"> • Funding operational expenses for the county's permanent homeless shelter • Funding operational expenses for the county's transitional housing programs and substance abuse programs. 	<p>A.) Public service activities funded to support housing opportunities in a target neighborhood.</p> <ul style="list-style-type: none"> • Housing counseling program <p>B.) Public facilities and improvement activities funded to support housing opportunities</p> <ul style="list-style-type: none"> • Making infrastructure improvements to local streets and sidewalks 	<p>A.) Public facilities and improvement activities that sustain a suitable living environment.</p> <ul style="list-style-type: none"> • Making infrastructure improvements to local streets and sidewalks • Constructing a community park in a low to moderate neighborhood
Decent Housing	<p>A.) Housing activities primarily on improving the quality of or access to housing.</p> <ul style="list-style-type: none"> • Homeowner rehab • Emergency repair programs • Accessibility upgrades- ramp program • Construction of affordable rental units <p>B.) Public service activities funded to increase accessibility to housing.</p> <ul style="list-style-type: none"> • Fair housing program- education and outreach • Accessibility upgrade program • Fair housing program- testing 	<p>A.) Housing activities focused primarily on the affordability of the units.</p> <ul style="list-style-type: none"> • Down payment assistance (SELP, ADDI programs) • Tenant Based Rental Assistance (TBRA) • House Keys for Employers program • Weatherization program <p>B.) Creating housing opportunities for 1st time homebuyers</p> <ul style="list-style-type: none"> • CHDO programs <p>C.) Housing activities focused primarily on making the housing units affordable.</p> <ul style="list-style-type: none"> • Homeless prevention assistance • Tenant Based Rental Assistance program • Utility Assistance programs • Eviction Prevention programs • Loans and subsidies to developers to affordable units 	<p>A.) Public service activities funded to sustain housing in neighborhoods.</p> <ul style="list-style-type: none"> • Housing counseling program for existing low to moderate income households to help them avoid predatory lending. • Housing activities to rehab or construct infill housing as part of a neighborhood revitalization effort. <p>B.) Public facilities and improvement activities that sustains housing for low and moderate income households.</p> <ul style="list-style-type: none"> • Homecoming, Inc.- rehab infrastructure of a residential facility for at-risk population • Land acquisition assistance to provide low-mod households affordable rental units
Creating Economic Opportunities	<p>A.) Housing activities supporting "Live near work" initiatives that increase the supply of housing or access to housing.</p> <ul style="list-style-type: none"> • House Keys for Employers program 	<p>A.) Public service activities funded to support economic opportunities</p> <ul style="list-style-type: none"> • Funding operational expenses for job training skills programs 	<p>A.) Public service activities funded to sustain economic opportunities</p> <ul style="list-style-type: none"> • Operational support for Bel Air Downtown Revitalization Alliance.

Affordable Housing

Based on the previous analysis Harford County has identified the following issues:

- Cost burden for female head of households.
- Gaps in the number of affordable units for those renter populations less than or equal to 30% of the area median income and greater than 80% of the area median income.
- Gaps in the number of affordable units for the owner populations greater than 80% of the area median income.
- There are 7,584 substandard housing units in Harford County that is in need of repairs.

Harford County will undertake several activities over the next five years to increase access to affordable housing and to maintain its existing affordable housing stock by:

- Promoting fair housing and equal opportunity in housing.
- Providing opportunities for economic self-sufficiency and skill development needed to empower the low to moderate income.
- Promoting homeownership to first-time, income-eligible homebuyers. Incentives will be offered within designated revitalization areas.
- Promoting the rehabilitation and maintenance of existing housing stock.
- Promoting the increase in access to rental units for low –income seniors, female head of household and families with disabilities.

The table below illustrates the 2000 Comprehensive Housing Affordability Strategy (CHAS) data provided by the Department of Housing and Urban Development (HUD) and indicates housing problems and housing cost burdens for all households by income, tenure, and household type. Per 2000 Census figures, the table below illustrates the number of low to moderate-income renters and owners in the county. According to the CHAS data, 24,314 households in Harford County have an income that is 80% or less than the median family income. Of these 24,314 households, 12,642 are owner-occupied households and 11,672 are renter households. The CHAS data indicates that 19.9% of all owner occupant households and 31.4% of all renters experience some type of housing problem.

Elderly households make up 6.8% of all households in the county. There were 12,166 elderly owner occupant households in the county in 2000. Of them, 6,386 are elderly households that have an income of 80% or less than the median family income. There were 2,763 elderly renter households in the county in 2000 and of them, 2,684 had an income of 80% or less than the median family income. Of the 2,763 elderly renter households, more than 61% pay more than 30% of their income for housing costs and more than 48% pay more than 50% of their income for housing costs. In 2000, there were 12,166 elderly owner occupants, more than 71% pay more than 30% of their income for housing costs and more than 49% pay more than 50% of their income for housing costs.

The two charts below are comparing gaps in the number of units based on how many households make up both the renter and owner population of Harford County. In the chart listing the renter information, gaps show up in the population that is greater than 80% of the area median income. This gap exists due to the fact that 6,585 units are currently available to address the needs 7,089 households. In comparison, the chart listing information about Harford County owners, the only category that reflects a gap is the owner population making greater than 80% of the area median income of 17,227 units. In an analysis of this data, it has been identified that gaps are not present in numbers of units available to the low to moderate income community; however, issues such as credit, criminal backgrounds, or other personal barriers create a situation where low to moderate income individuals or families may not qualify to rent available units. Priority of funding over the next five years will be directed towards the renter population, especially those that are less than 30% of the area median income and the homeowner population, with concentration on rehabbing of units, and making more units affordable for 1st time homebuyers.

Harford County RENTERS	# of households	# of units	Gap
< or = 30%	3,137	3,475	+338
30 – 50%	2,699	6,590	+3,891
50 – 80%	4,595	6,970	+2,375
> 80%	7,089	504	-6,585 units

Harford County OWNERS	# of households	# of units	Gap
< or = 30%	2,515	N/A	Info. Not available
30 – 50%	3,806	7,973	+4,167
50 – 80%	8,541	24,094	+15,553
> 80%	47,240	30,013	-17,227 units

Table: SOCDS CHAS Data: Housing Problems Output for All Households

Name of Jurisdiction: Harford County, Maryland			Source of Data: CHAS Data Book			Data Current as of: 2000					
	Renters						Owners				
Household by Type, Income, & Housing Problem	Elderly (1 & 2 mem- bers)	Small Related (2 to 4 mem- bers)	Large Related (5 or more mem- bers)	All Other	Total Renters	Elderly (1 & 2 mem- bers)	Small Related (2 to 4 mem- bers)	Large Related (5 or more mem- bers)	All Other	Total Owners	Total House- holds
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)
1. Household Income <= 50% MFI	1,689	2,100	562	1,485	5,836	3,193	1,654	430	1,044	6,321	12,157
2. Household Income <=30% MFI	995	1,055	197	890	3,137	1,243	595	137	540	2,515	5,652
3. % with any housing problems	62.8	69.2	92.4	75.3	70.4	71.1	84.9	100.0	71.3	76.0	72.9
4. % Cost Burden >30%	61.8	66.4	82.2	72.5	67.6	71.1	84.9	97.1	71.3	75.8	71.3
5. % Cost Burden >50%	48.2	48.8	62.4	63.5	53.6	49.1	72.3	86.9	55.6	58.0	55.6
6. Household Income >30 to <=50% MFI	694	1,045	365	595	2,699	1,950	1,059	293	504	3,806	6,505
7. % with any housing problems	69.7	60.8	57.5	82.4	67.4	33.8	71.7	79.5	69.2	52.6	58.7
8. % Cost Burden >30%	66.3	56.9	47.9	79.0	63.0	32.8	71.3	76.1	69.2	51.7	56.4
9. % Cost Burden >50%	20.9	8.1	4.1	12.6	11.9	17.9	38.2	56.0	29.6	28.1	21.3
10. Household Income >50 to <=80% MFI	555	1,955	480	1,605	4,595	2,938	3,524	1,019	1,060	8,541	13,136
11.% with any housing problems	19.8	20.7	38.5	18.7	21.8	18.0	52.9	47.0	45.8	39.3	33.2
12.% Cost Burden >30%	18.0	16.4	16.7	18.1	17.2	17.5	51.9	42.6	45.8	38.2	30.8

13. % Cost Burden >50%	1.8	1.3	0.0	0.6	1.0	5.9	9.4	6.8	9.4	7.9	5.5
14. Household Income >80% MFI	519	3,665	505	2,400	7,089	6,035	30,705	5,455	5,045	47,240	54,329
15. % with any housing problems	9.4	5.9	16.8	5.6	6.8	7.7	9.9	14.7	15.8	10.8	10.3
16. % Cost Burden >30%	7.5	1.5	0.0	2.7	2.2	7.7	9.2	12.2	14.8	9.9	8.9
17. % Cost Burden >50%	4.8	0.0	0.0	0.0	0.4	0.9	0.6	0.7	1.0	0.7	0.7
18. Total Households	2,763	7,720	1,547	5,490	17,520	12,166	35,883	6,904	7,149	62,102	79,622
19. % with any housing problems	45.9	25.7	42.8	29.1	31.4	20.9	17.2	23.9	28.2	19.9	22.5
20. % Cost Burden >30	43.9	21.6	27.0	26.8	27.2	20.6	16.5	21.1	27.5	19.1	20.9
21. % Cost Burden >50	23.9	8.1	8.9	11.8	11.8	9.8	3.8	5.7	8.4	5.7	7.0

Definitions:

Any housing problems: cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities.

Other housing problems: overcrowding (1.01 or more persons per room) and/or without complete kitchen or plumbing facilities.

Elderly households: 1 or 2 person household, either person 62 years old or older.

The following table examines the affordability mismatch based on the 2000 Census data. This examination looks at the availability of housing stock that is affordable to low and moderate- income households versus the availability of affordable housing needed for low to moderate income households. According to the data in the Table below, there were 3,475 rental units affordable to households earning 30% or less than the median family income. In 2000, there were 6,590 units affordable to households earning between 30 to 50% of the median family income. Of these, nearly 55.5% were built before 1970 and nearly 35% have some type of problem. Households earning between 50 and 80% of the median family income had the greatest number of affordable housing units. There were 6,970 housing units that were considered affordable to households earning between 50 and 80%.

Table: SOCDS CHAS Data: Affordability Mismatch Output for All Households

Name of Jurisdiction: Harford County, Maryland			Source of Data: CHAS Data Book			Data Current as of: 2000			
	Renters Units by # of bedrooms				Owned or for sale units by # of bedrooms				
Housing Units by Affordability	0-1	2	3+	Total		0-1	2	3+	Total
	(A)	(B)	(C)	(D)		(E)	(F)	(G)	(H)
1. Rent <=30%					Value <=30%				
# occupied units	1,020	1,195	1,260	3,475		N/A	N/A	N/A	N/A
% occupants <=30%	59.3	38.5	13.5	35.5		N/A	N/A	N/A	N/A
% built before 1970	28.4	52.3	58.7	47.6		N/A	N/A	N/A	N/A
% some prob- lem	29.4	20.9	9.9	19.4		N/A	N/A	N/A	N/A
# vacant for rent	20	45	25	90	# vacant for sale	N/A	N/A	N/A	N/A
2. Rent >30% to <=50%					Value <=50%				
# occupied units	1,635	3,165	1,790	6,590		93	2,730	5,150	7,973
% occupants <=50%	43.4	34.4	29.9	35.4		47.3	31.7	21.0	24.9
% built before 1970	54.4	55.9	55.9	55.5		47.3	22.7	32.7	29.5
% some prob- lem	41.6	34.3	30.2	35.0		10.8	7.7	3.0	4.7
# vacant for rent	125	475	175	775	# vacant for sale	4	120	175	299
3. Rent >50% to <=80%					Value >50% to <=80%				
# occupied units	1,635	2,900	2,435	6,970		339	3,715	20,040	24,094
% occupants <=80%	56.9	45.2	38.0	45.4		46.9	38.9	23.8	26.4
% built before 1970	26.0	27.6	30.8	28.3		16.2	28.5	35.8	34.4
% some prob- lem	38.8	32.6	30.2	33.2		4.4	4.2	1.3	1.8
# vacant for rent	110	70	15	195	# vacant for sale	0	110	285	395
4. Rent >80%					Value >80%				
# occupied units	145	79	280	504		278	2,010	27,725	30,013
# vacant for rent	10	25	0	35	# vacant for sale	15	15	130	160

Definitions:

Rent 0-30% - These are units with a current gross rent (rent and utilities) that are affordable to households with incomes at or below 30% of HUD Area Median Family Income. Affordable is defined as gross rent less than or equal to 30% of a household's gross income.

Rent 30-50% - These are units with a current gross rent that are affordable to households with incomes greater

than 30% and less than or equal to 50% of HUD Area Median Family Income.

Rent 50-80% - These are units with a current gross rent that are affordable to households with incomes greater than 50% and less than or equal to 80% of HUD Area Median Family Income.

Rent > 80% - These are units with a current gross rent that are affordable to households with incomes above 80% of HUD Area Median Family Income.

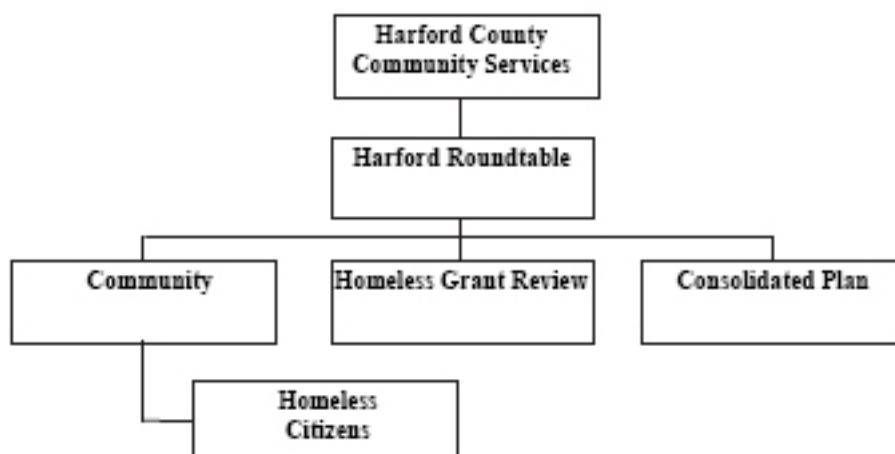
Value 0-50% - These are homes with values affordable to households with incomes at or below 50% of HUD Area Median Family Income. Affordable is defined as annual owner costs less than or equal to 30% of annual gross income. Annual owner costs are estimated assuming the cost of purchasing a home at the time of the Census based on the reported value of the home. Assuming a 7.9% interest rate and national averages for annual utility costs, taxes, and hazard and mortgage insurance, multiplying income times 2.9 represents the value of a home a person could afford to purchase. For example, a household with an annual gross income of \$30,000 is estimated to be able to afford an \$87,000 home without having total costs exceed 30% of their annual household income.

Value 50-80% - These are units with a current value that are affordable to households with incomes greater than 50% and less than or equal to 80% of HUD Area Median Family Income.

Value > 80% - These are units with a current value that are affordable to households with incomes above 80% of HUD Area Median Family Income.

Homelessness

Harford County's homeless citizens represent its most vulnerable population. Homeless citizens can be defined as a person who sleeps in a place not meant for housing or in an emergency shelter. The term also applies to someone in transitional or supportive housing who originally came from the street or an emergency shelter. The chronic homeless population can be defined as a person that is unaccompanied, has a diagnosable disabling condition, and has been continually homeless for at least 1 year or has been on the streets or in emergency shelter four or more times in three years. To address the complex issues contributing to homelessness in our community, Harford County provides a multi-faceted network of programs and support services that prevent homelessness as often as possible and coordinates care for homeless individuals and families so they may become self-sufficient as quickly as possible. An important component of the vision is to develop more affordable, permanent housing for individuals and families, especially those with disabilities. The Harford Roundtable does this through its own homeless continuum and by working on mainstream housing committees to encourage and assist in their affordable housing development plans. The continuum of care process is ongoing, continually being refined and expanded in order to address the needs of the homeless and those at-risk for homelessness.



Harford County has an integrated system for developing Continuum of Care and Consolidated Plans. The lead entity for the Continuum of Care planning structure is the Harford County Department of Community Services, part of the Harford County Government. County government provides staff support to the Harford Roundtable and to the Community Development Review Board. Components of the Continuum of Care include:

- Prevention
- Outreach Intake Assessment
- Emergency Shelter
- Transitional Housing
- Supportive Services
- Permanent Supportive Housing
- Permanent Housing

The Harford Roundtable develops, executes, and plans the Homeless Continuum of Care System. The Roundtable includes homeless and formerly homeless people, homeless shelter and service providers as well as mainstream providers that serve the homeless. The full Roundtable group meets at least bi-monthly. Its purpose is to identify the needs of homeless individuals and families, to identify gaps in service, to plan for ways to fill the gaps and to coordinate a smooth flow for clients through the Continuum of Care system. The forum provides opportunities to share information and network among homeless and mainstream providers seeking to address the needs of their homeless clients. The group also provides informational sessions so all providers can be better informed on subjects of concern to their respective agencies. The Roundtable reviews the annual Harford County data collected about homeless services provided and the characteristics of the homeless population in preparation for completing the gaps analysis.

The Community Development Review Board (CDRB) develops the Consolidated Plan, which maps out the County's integrated plan to serve its low-income residents. The Consolidated Plan includes plans for all low-income sub-populations (including the homeless), maps goals in the areas of affordable permanent housing, community support services, infrastructure plans for capital improvements including facilities, sidewalks, and parks. It functions as a grant review group for all homeless programs, whether state or federal, all Community Development Block Grant programs and HOME, and the County-funded Grant-In-Aid program. The Grant In Aid Program funds approximately \$1.3 million per year for homeless and homelessness prevention, low-income and youth programs). The CDRB is comprised of selected representatives from charitable/religious groups, businesses and corporations, state and local (each municipality) government agencies, the public school system, the local correctional facility, the local housing agency, homeless/formerly homeless persons, coalitions and citizens, service providers, community services groups, and the military. As the lead entity for both organizations, the Harford County Department of Community Services provides facilitates communication and collaboration between the two groups.

The Harford Roundtable also has linkages to various other segments of the community. This past year, a committee actively developed and implemented a freezing weather plan for Harford County including outreach teams to find the homeless living outside. The committee actively solicited and received the support of four local police departments to identify outside locations where homeless people live and to provide motel vouchers on freezing weather nights. Linkages also exist with Faith Communities and Civic Agencies United, an ecumenical church group formed to address the need for a shelter that will accept people right off the street, which Harford County has not had in the past. Sixteen churches and many agencies have successfully operated a winter shelter with up to 28 beds for the last seven years. This group is also involved in advocacy efforts to help raise awareness in the public of needs of homeless persons. Roundtable members have planned and participated in the following activities; public hearings, poverty simulation, linkage to police departments, roundtable sub-committees like transitional shelter development, data collection, strategic planning, freezing weather plan, employment and training, transportation, child care, addiction treatment, mental health, health care, and business involvement.

The Mainstream Service Provider Coalition was formed to improve service coordination, bring comprehensive solutions to complex client problems and to identify and eliminate service gaps. The group is made up of representatives from the Department of Social Services, the Core Service Agency (coordinates public mental health system), Harford County Community Services, the Housing Agency, Health Department Substance Abuse Treatment programs, local hospitals, the Domestic Violence program, the Disabilities Commission, Harford County Courts and other non-profit service providers. Homeless individuals have already benefited from this

increased level of service coordination and problem solving.

Homeless Facilities and Services

- Prevention
- Outreach Intake Assessment
- Emergency Shelter
- Transitional Housing
- Supportive Services
- Permanent Supportive Housing
- Permanent Housing

Prevention

Harford County Currently has the following prevention services in place:

- Eviction prevention rental assistance and utility payments provided by five service providers, Harford County Dept. of Social Services, Harford Community Action Agency, Inner County Outreach, Salvation Army, St. Joan of Arc, and numerous other churches individually. Assistance is generally limited to no more than twice a year.
- Emergency financial assistance for security deposits and first months' rent to avoid homelessness, especially upon leaving a shelter at the end of the eligible time are provided by Harford County Dept. of Social Services, Inner County Outreach, Salvation Army, St. Joan of Arc and Harford Community Action Agency.
- Information and referral services for persons at risk of homelessness are provided by Harford County Dept. of Social Services, Harford Community Action Agency, Core Service Agency, Inner County Outreach, SARC and Harford County Housing Agency.
- State funded Service-Linked Housing case management services are provided by Community Preservation and Development Corp. (150 families) at Windsor Valley, a multi-family housing complex with high number of evictions in eastern Harford County.

Services in planning stages:

- Case management services for individuals and families applying repeatedly for emergency assistance at Harford Community Action Agency
- Expand service linked housing case management to three additional low-income housing complexes in Edgewood
- Develop a vehicle repair program to assist people with older vehicles to keep them running so clients can continue to get to work.

How persons receive assistance:

- Present for service at Department of Social Services, Harford Community Action Agency, Neighbors in Need, any community-based service center, or church.
- Referrals from other agencies, churches and multi-family complex management companies.
- Self referrals and walk-ins
- Depending on type of assistance needed, documentation available and eligibility, assistance is generally available on the same day as requested. 118 households received eviction prevention rental assistance and 71 households received eviction prevention counseling during the last year in Harford County.

Outreach/Assessment

Harford County has the following services in place:

- Six different agencies, the Department of Social Services, Alliance Targeted Case Management, Core Services, Sexual Assault/Spouse Abuse Resource Center (SARC), Salvation Army, the Housing Agency and the Harford Community Action Agency, screen for homelessness, as well as local hospitals and numerous church groups, food pantries and soup kitchens
- The local Department of Social Services at three locations in the County, makes assessment of emergency needs and refers clients to appropriate shelter facility or prevention service
- Many different agencies screen for domestic violence, and if homelessness is an identified need, refer clients to the SARC safehouse shelter
- Case management team in the winter shelter

Services planned:

- Develop a multi-disciplinary outreach team to regularly meet with homeless people living outside
- Distribute information about homeless services to local businesses and mainstream service providers and provide cross-training session on eligibility criteria and application/intake forms
- Update online Resource Directory and develop a continuum-wide assessment tool to assure that all homeless persons are linked to appropriate homeless and mainstream support services.

How homeless persons access/receive assistance:

- Present for service at local Department of Social Services, community-based service centers or churches
- If eligible for services referrals are made and applications completed by caseworkers
- Contact by winter outreach team

Emergency Shelter

Housing/services in place:

- 28 bed over-night shelter operated by Faith Communities and Civic Agencies United
- 1-family shelter (Shreffler House) operated by the First Presbyterian Church during winter months – 6 beds
- 2 bed Smith Chapel House
- 28 bed domestic violence safehouse operated by SARC, provides emergency housing
- Motel vouchers for emergency placements for 1 to 7 days

How homeless persons access/receive assistance:

- Present for service at Department of Social Services, any community-based service center or church
- Referrals from other agencies
- Self referrals and walk-ins
- Make application for services, and if eligible, assistance is given on same day

757 persons were sheltered for 11,820 bed nights provided in last year

Transitional Housing

Housing/services in place:

- 52 beds in three programs Anna's House and Harford Family House
- Case management, information/referrals, job training, substance abuse treatment, mental health care, housing placement, life skills training, education, transportation and legal assistance for all clients of the shelters
- VA Center, located in Cecil County, has domiciliary unit for 25 single homeless men for up to 30 days, and at one time about 2-5 residents are from Harford County

How homeless persons access/receive assistance:

- Referrals from Department of Social Services, other shelter programs, churches, community-based service centers, and other agencies
- Self referrals
- To safehouse from police, courts, hospitals, other agencies, and self referrals
- If eligible, make application to shelter program; waiting times are sometimes as long as 2 months

384 homeless persons were housed for 17,505 bed nights in the past year

Permanent Housing and Permanent Supportive Housing

Housing/services in place:

- 21 beds for chronically homeless in Alliance Permanent Housing Program. Psychiatric case management provided by staff.
- 21 apartments of Shelter Plus Care operated through the Core Service Agency are available to homeless individuals and families with serious mental illness. Accompanying supportive services and mental health care provided by Key Point Inc. and Alliance, Inc.
- 26 beds of HOPWA state-wide provided by Harford County Housing Agency. Accompanying supportive services and health care provided by Harford County Health Department.
- 22 beds in 7 apartments of the Anna's House Permanent Housing Programs. Case management and other services provided by program staff. Mental health care provided by public mental health system.
- 20 beds in 6 apartments of the Harford Family House Permanent Housing Program. Case management and other services provided by program staff. Mental health care provided by public mental health system.

Housing/services planned:

- Continuation of the programs and addition of more housing placement services
- Add 5 beds for chronically homeless individuals and accompanying supportive services and mental health care

How homeless persons access/receive assistance:

- Referrals from shelters, DSS, the Housing Agency, hospitals, detention centers, mental health clinics or health clinics
- If eligible, make application to program

53 homeless persons were assisted for 19,345 bednights in the past year

Supportive Services

Services in place:

- Job training and placement provided by Open Doors, Inc., DORS, The Wage Connection, ACCEPMI, Inc., Alliance, Inc. and Key Point, Inc.
- Education provided by Harford County Public Schools and Harford Community College
- Health Care provided by Harford County Health department and area clinics/providers
- Mental health care provided by Alliance, Inc., Key Point, Inc., Upper Bay Counseling, Inc
- HIV case management provided by the Harford County Health Department
- Money management provided by Harford Community Action Agency, Inc., Department of Social Services, Key Point, Inc., Alliance, Inc. and homeless shelter providers.
- Domestic violence services provided by SARC
- Veterans services provided by the VA Center at Perry Point
- Financial assistance/benefits provided by Harford County Dept. of Social Services
- Addiction services provided by Harford County Health Department, Phoenix Recover Center, Wittsitt Center, Shoemaker House, Mann House, Inc., North Park Family Consultation Center, Emmorton

- Psych Chartered, Wellspring Counseling
- Housing counseling provided by the Harford County Housing Agency and Harford County Dept. of Social Services and Home Partnership, Inc.
- Transportation provided by the Department of Social Services and volunteers
- Child care provided by the YMCA and Catholic Charities as well as by numerous local providers
- Life skills training provided by homeless shelters, Key Point, Inc., Alliance, Inc. Harford Community Action
- Legal services provided by SARC and Legal Aid.
- Parenting training provided by SARC, homeless shelters, The Family Tree and the YWCA
- Utilities assistance provided by Harford County Dept. of Social Services, Harford Community Action Agency and St. Joan of Arc Catholic Church and numerous area churches
- Emergency services provided by the Harford County Dept. of Social Services and Harford Community Action Agency
- Food/Meals provided by Harford Community Action Agency, Bel Air United Methodist Church, Meals on Wheels, St. Joan of Arc and numerous churches throughout the county
- Support groups provided by Key Point, Inc., Alliance, SARC, and homeless shelters

Services planned:

- Many of the above listed services are not available in all areas of the County, so plan to expand geographic coverage to include under served areas
- Many persons, clients and people working with clients, do not have adequate information about these services, so we plan to revise the printed and online Resource Directory and make greater efforts towards broader distribution to all homeless and mainstream support service providers, local churches and businesses. Hold annual training sessions to provide cross training on each agency's available services, eligibility criteria, and program applications. Training will also remind agencies to use the Harford Roundtable intake form to assure that clients are referred to all services for which they are eligible.

How homeless persons access/receive assistance:

- Present for an assessment at the Dept. of Social Services for a needs assessment or to any agency offering the services they need
- Go to the Dept. of Social Services, community-based service centers, churches and other agencies to state needs.

Special Needs- Non Homeless

Elderly & Frail Elderly

The elderly population of Harford County has experienced a rapid growth trend over the past 30 years. The number of citizens over age 60 grew from 9,181 in 1970, to 14,210 in 1980, to 21,691 in 1990, to 30,352 in 2000. Projections indicate that the elderly population is 36,338 in 2005, an increase of 20% in five years. Thirty-eight per cent (38%) of Harford County's population over 65 years of age can be considered "frail", meaning they are in need of assistance with more than one or more activities of daily living (eating, bathing, getting dressed) and they are 85 years of age or older. In Harford County, 2005 Census estimates state there are 2,420 frail elderly citizens.

The Office on Aging conducted an "Aging in Place" study in 2000 to determine the perceived housing needs of the county's elderly. The results indicated the following:

- The majority of seniors surveyed do not feel that Harford County has adequate facilities to meet the housing needs of our present senior population.
- The majority of respondents would like to stay independent if at all possible. Many would also like to downsize in living space if "quality" space is available. Affordable senior rental units are the preferred option.
- Senior citizens indicated no desire to move into a nursing home. There is a desire for the government to provide seniors viable options for housing other than nursing home care.
- Senior citizens wanted to be involved and contributing to the community but need supports to do so. These supports include repairs to their homes, like heating and plumbing, and the installation of specialized homecare products, like grab-bars.

- Senior citizens wanted to feel secure that Harford County will be able to meet their housing needs in the future.

A large group of Harford County seniors live independently, which will be a cause for future concern, as the need for more personal care will most likely occur within the next ten years. Because there seems to be a growing trend of aging in place, having a variety of housing options for seniors is going to be a major priority for Harford County during this Consolidated Plan period.

Elderly households comprise 6.8% of all households in the county. There were 12,166 elderly owner occupant households in the county in 2000. Of the 12,166 elderly households, 6,386 have an income of 80% or less than the median family income. There were 2,763 elderly renter households in the county during 2000 and of them, 2,684 had an income of 80% or less than the median family income. Of the 2,763 elderly renter households, more than 61% pay more than 30% of their income for housing costs and 48% pay more than 50% of their income for housing costs. In 2000, there were 12,166 elderly owner occupants residing in Harford County. More than 71% were spending more than 30% of their income for housing costs, while 49% of elderly owner occupants pay more than 50% of their income toward housing costs.

Harford County currently has 2,630 housing units dedicated to its elderly population. In addition, there are 719 nursing home beds and 588 licensed assisted living beds offering additional housing options. Rental assistance through the Housing Choice Voucher Program is provided to 249 elderly households. Catholic Charities has recently completed 75 new affordable rental units in the City of Aberdeen and will complete construction on 55 units in Abingdon for seniors 62 and older by summer of 2007.

Total number of Elderly households		% with a housing burden		% cost burden >30%		% cost burden >50%	
Renters	Owners	Renters	Owners	Renters	Owners	Renters	Owners
2,763	12,166	45.9%	20.9%	43.9%	20.6%	23.9%	9.8%

Source: 2000 CHAS Data

While there's no place like home. The ability or inability to do life's daily activities can affect which living environments the elderly have to choose from. For individuals who require a change in their living environment, there are many options.

Adult Daycare Services serve adults who have health problems requiring Social Services to help them remain in their home. ADS assist caregivers by providing them with relief from their care giving responsibilities during the day.

Assisted Living facilities provide supervision, personal care, and personal chores like laundry and cleaning the resident's room. Generally, nursing care is not provided on a daily basis. Assisted living is a step between living completely on your own and living in a nursing home. Currently, the cost of assisted living in Harford County ranges from \$1,500 a month to \$3,000+ a month depending on the facility and the level of care. Currently there are 49 assisted living facilities located in Harford County.

Nursing Homes are for those individuals who need additional nursing care that cannot be provided at home. In addition to providing room, board, and personal care services; nursing homes provide skilled nursing services. Nursing home care is for individuals who suffer from unstable medical conditions or need more personal care and supervision than assisted living facilities can usually handle. Most nursing homes are also able to provide rehabilitative services after a hospital stay. There are 5 nursing homes in the county.

Private In-Home Care Companies providing chore services, respite care and personal care services. To date there are a total of 25 private in-home care companies that can be accessed by county residents.

Senior Housing – age restricted housing for senior with income eligibility levels. There are a total of 15 senior citizen housing facilities located in the county.

Persons with Disabilities

The U.S. Census Bureau, 2005 American Community Survey provides the following information about Harford County residents with disabilities. The data is based on sampling and is subject to sampling variability. It is also limited to the household population and excludes the population living in institutions, college dormitories, and other group quarters.

Status of Harford County's non-institutionalized population	
Population 5 years and over	221,636
With a disability	29,903
Population 5 to 15 years	38,984
With a disability	3,924
Population 16 to 64 years	157,383
With a disability	17,045
Population 65 years and over	25,269
With a disability	8,934

The 2005 American Community Survey concludes that 13% of Harford County residents at least five years old in 2005 reported a disability. The likelihood of having a disability varied by age – from 9 percent of people 5 to 20 years old, to 11 percent of people 21 to 64 years old, and to 35 percent of those 65 and older. The Survey also provides the following information.

Subject	Male	Female	Total
Population 5 years and over	107,792	113,844	221,636
Without any disability	86.7%	86.3%	86.5%
With one type of disability	8.4%	6.05	7.2%
With two or more types of disabilities	4.9%	7.7%	6.3%
Population 5 to 15 years	19,885	19,099	38,984
With any disability	12.9%	7.1%	10.1%
With a sensory disability	0.0%	0.7%	0.3%
With a physical disability	0.9%	0.4%	0.6%
With a mental disability	12.5%	6.1%	9.4%
With a self-care disability	1.6%	0.0%	0.8%
Population 16 to 64 years	76,847	80,536	157,383
With any disability	10.9%	10.8%	10.8%
With a sensory disability	1.7%	1.5%	1.6%
With a physical disability	5.6%	7.1%	6.4%
With a mental disability	4.9%	2.9%	3.8%
With a self-care disability	0.5%	3.0%	1.3%
With a go-outside-home disability	1.8%	3.0%	5.5%
With an employment disability	4.9%	6.1%	5.5%
Population 65 years and over	11,060	14,209	25,269
With any disability	31.1%	38.7%	35.4%
With a sensory disability	16.9%	14.2%	15.4%
With a physical disability	19.1%	32.8%	26.8%
With a mental disability	8.3%	13.5%	11.2%

With a self-care disability	6.2%	12.7%	9.9%
With a go-outside-home disability	12.0%	21.5%	17.3%
SCHOOL ENROLLMENT	Male	Female	Total
Population 18 to 34 years	23,791	24,977	48,768
With any disability	2,833	2,035	4,868
Enrolled in college or graduate school	9.7%	45.3%	24.6%
Not enrolled/without a bachelor's degree or higher	77.3%	42.3%	62.7%
With a sensory disability	426	284	710
Enrolled in college or graduate school	12.4%	19.7%	15.4%
Not enrolled/without a bachelor's degree or higher	54.2%	58.1%	55.8%
With a physical disability	542	799	1,341
Enrolled in college or graduate school	41.0%	24.9%	31.4%
Not enrolled/without a bachelor's degree or higher	59.0%	63.6%	61.7%
With a mental disability	1,746	824	2,570
Enrolled in college or graduate school	4.4%	75.4%	27.2%
Not enrolled/without a bachelor's degree or higher	86.3%	19.9%	65.0%
No disability	20,958	22,942	43,900
Enrolled in college or graduate school	21.6%	25.4%	23.6%
Not enrolled/without a bachelor's degree or higher	55.6%	45.8%	50.5%
EMPLOYMENT STATUS	Male	Female	Total
Population 16 to 64 years	76,847	80,536	157,383
With any disability	8,346	8,699	17,045
Employed	42.2%	55.1%	48.8%
With a sensory disability	1,285	1,170	2,455
Employed	44.3%	70%	56.5%
With a physical disability	4,280	5,716	9,996
Employed	42.1%	43.9%	43.1%
With a mental disability	3,744	2,309	6,053
Employed	38.3%	59.1%	46.2%
No disability	68,501	71,837	140,338
Employed	85.3%	73.2%	79.1%
POVERTY STATUS	Male	Female	Total
Population 5 years and over	107,681	113,652	221,333
With any disability	14,344	15,367	29,711
Below poverty level	13.8%	10.8%	12.3%
With a sensory disability	3,156	3,312	6,468
Below poverty level	6.7%	7.1%	6.9%
With a physical disability	6,574	10,449	17,023
Below poverty level	9.6%	12.5%	11.4%
With a mental disability	7,151	5,206	12,357
Below poverty level	21.3%	10.6%	16.8%
No disability	93,337	98,285	191,622
Below poverty level	4.3%	3.4%	5.1%

In its report, ***Out of Reach 2006***, the National Low Income Housing Coalition reports that a Harford County Supplemental Security Income (SSI) recipient receiving \$603 can afford rent of no more than \$181.00, while the Fair Market Rent (FMR) for a one-bedroom unit in Harford County is \$784.00. FMR is established by the U.S. Department of Housing and Urban Development. Affordable rent for a 2006 minimum wage earner would be \$320.00.

The Harford County Commission on Disabilities remains committed to its mission to “advocate and act as a catalyst for citizens with disabilities by assessing needs, investigating opportunities for improvements in quality of life and supporting community participation”. Toward fulfilling that goal, the Commission has collected the following additional data about Harford County citizens with disabilities and services available to them in our community:

- 1,900 applicants are on the Harford County Housing Agency Housing Choice Voucher waiting list. Of these applicants, 156 are applicant/families with disabilities and/or elderly.
- 73 individuals with disabilities participate in the Housing Agency’s Mainstream Voucher Program, which combines vouchers with case management services for individuals with disabilities.
- Two mental health service providers offer 59 residential placements in Harford County. All of these beds are presently filled, with a waiting list of 57 individuals.
- 21 individuals with mental illness have been placed with 5 Department of Social Services (DSS) Project Home residential providers.
- 665 citizens with developmental disabilities currently receive services in Harford County, funded by the Developmental Disabilities Administration (DDA). 141 individuals receive traditional residential services: 30 of these individuals live in units with 4 individuals; the remaining 111 live in units with 3 or fewer individuals.

Addressing Needs

To address these needs of Harford County residents with disabilities, the Commission on Disabilities will focus its efforts in FY2008 in the following areas:

Accessibility:

- Accessible Parking: The Commission will develop a video on accessible parking etiquette to be aired in October as part of “Disabilities Awareness Month” activities in Harford County.
- Accessible County programs and services: the Commission will follow-up on its Surveys of County Facilities for Accessibility to ensure that all barriers are removed. FY 08 projects will include accessibility upgrades to the Liriodendron, an historic Department of Parks and Recreation facility.
- Recognizing “Accessibility-Friendly” businesses and organizations. At its annual awards luncheon October 18, 2007, the Commission’s Employment Committee will present its first Accessibility Award to recognize a “business, facility, program, or service in Harford County that has improved the quality of life for individuals with disabilities through accessibility and availability.
- Accessible Ramps Program: This CDBG-funded program will help to increase the number of accessible housing units, by providing ramps to homeowners and renters.
- The Commission on Disabilities, through the Department of Community Services, in partnership with the Department of Inspections, Licenses and Permits intends to develop a voluntary certification program for visitability and livability in single family attached and detached homes, in new construction as well as renovation. The program is patterned after Design for Life – Montgomery, developed and introduced by Montgomery County. To support this effort, the Departments of Community Services and Inspections, Licenses and Permits will request a changing to the zoning code, allowing builders and homeowners to modify access to homes “by right” rather than requiring a zoning variance.

Additionally, the program will provide voluntary guidelines for homeowners and builders, providing specifications for Level I (Visitability) and Level II (Live-Ability), which follow the principles of the national visitability movement and universal design. Upon inspection by a county building inspector, the home will be certified under the program.

Benefits to Homeowner/Homebuilder:

- Home is welcoming to all visitors, including those with mobility issues;

- Home provides more comfort, livability, and maneuverability;
- Facilitates aging in place.

Benefits to the Builder:

- Targets new emerging markets;
- Offers cutting edge features;
- Recognition of attention to buyer needs;
- Offers branding opportunities.

Benefits to the Community:

- Increased neighborhood continuity;
- Promotes inclusion of all population segments.

Access to Services:

- Information: The Commission plans to work with the Harford County Government web master and the Department of Community Services' Marketing Coordinator to update the Commission's web page, www.harfordcountymd.gov/services/disabilities. The Commission's goal is to make the web page an interactive information resource for citizens with disabilities, their family members, advocates, and service providers.
- Transportation: The Commission is represented on the Harford County Transportation Steering Committee. FY08 goals include: taking steps to enhance transportation coordination efforts between public and human services transportation providers and providing "Train the Trainer" travel training instruction, featuring Commission members with disabilities who use public transportation
- Summer Youth Employment: The Commission is represented on the Summer Youth Employment Committee which launched its successful summer employment program for youth with disabilities in 2005. The program continues to grow with the increasing number of transition youth with disabilities in the Harford County Public Schools.
- Housing: The Housing Coalition of Harford County, which is chaired by Commissioner Gil Kennedy, is an outgrowth of the Harford Roundtable. In 2008, the Coalition will continue studying the complex issue of affordable housing with the goal of developing a mission-driven strategic plan that will encompass the perspectives of the private, public, non-profit, and faith-based community.

Community Education

- Sixth Expo for Individuals with Disabilities: to be held March 8, 2008. The Expo, a conference and resource fair, focuses on the issues faced by transitioning youth and young adults with disabilities and their families: employment, housing, transportation, recreation, and full inclusion in community life. The planning committee intends to target students with disabilities who are on the "diploma track", as well as those on the "certificate track" to ensure that they all receive information about planning for the transition from school to the adult world.
- Emergency Preparedness: The Commission plans to develop a workshop on "Emergency Preparedness for Individuals with Disabilities" to present to interested citizens with disabilities and their family members, support groups, and service providers.
- Employment: The Commission will provide workshops and informational sessions on programs that help eliminate barriers to employment for persons with disabilities.

Advocacy

- Legislation: The Commission will continue to review, monitor, and support legislation and/or programs that benefit citizens with disabilities. In 2007, the Commission developed its first annual Public Policy Statement, which outlines its position on accessible County facilities, public accommodations, and public transportation, affordable and accessible housing, full community integration of individuals with disabilities, and employment. Again in 2008, the Commission will share its Public Policy Statement with elected officials.
- Community Issues: Monthly letters to the editor of the local newspaper will highlight disability-related issues.
- Legislative Guide: This on-line resource provides tools to help citizens with disabilities to participate in the legislative process.

Mental Health Services

The 2005, Census showed 9.4% of Harford County residents between 5 and 15 years old had a mental disability. Harford County residents ages 16 to 64 had 3.8% experiencing some form of mental disability and Harford County residents 65 years and older, 11.2% of them had a mental disability.

Public mental health services in Harford County are developed and monitored by Core Service Agency. Core Service Agency is a non-profit organization which oversees, develops and monitors the local public mental health system. The Core Service Agency envisions a comprehensive, community-based, culturally sensitive and recovery-oriented mental health system. Core Service Agency is a part of the Harford Roundtable, Continuum of Care and the Community Development Review Board.

The Core Service Agency FY06 reports indicated 3,252 people were served through the public mental health system in Harford County (1,615 children and adolescents and 1,634 adults). There were 420 new people receiving mental health services in FY06 (156 children and adolescents and 277 adults). Core Service Agency handled 4,084 help/crisis calls, and responded to over 1,500 clinical related emails, attended countless coordination meetings, and served 271 people through client support funds.

Core Service Agency has set the following goals and objectives for the Core Service Agency's 2008- 2010 Program Plan:

Goal 1: Americans understand that Mental Health is Essential to Overall Health
Objectives:

- Conduct formal needs assessments using input from consumers
- Facilitate peer supported consumer operated drop-in for Harford County in collaboration with On Our Own.
- Support the further development of the Harford County National Alliance on Mental Illness Chapter (NAMI)
- Increase public awareness that stigma is a pervasive barrier to understanding mental illness.
- Target public education to increase awareness about mental illness and treatment resources.

Goal 2: Mental Health Care is Consumer and Family Driven

- Meet with mental health providers to assess problems, concerns, and progress with the public mental health system.
- Prepare for the influx of civilian workers on local military base (approximately 50,000 people over a 5-10 year period).
- Meet with Inter-Agency Council (IAC) to coordinate services to older adults and improve access to mental health services by older adults.
- Meet with Homeless Services Roundtable in order to improve access to mental health services by homeless individuals.
- Meet with and Chair Children's Mental Health Roundtable in order to improve access to and coordination of school-based mental health services.

Goal 3: Disparities in Mental Health Services are eliminated

- Crisis Services- Maintain capacity for the Mobile Crisis Team to initiate and manage medications until an individual begins outpatient treatment.
- Disaster Mental Health- Maintain and update mental health Emergency Preparedness Plan in coordination with the current local emergency and disaster response system.
- Affordable Housing and Transportation Options- advocate increasing the availability of affordable housing for individuals and families with mental illness.
- Treatment in Rural/Remote Areas- individuals living in rural areas within Harford County remains drastically under-served in mental health and substance abuse.
- Co-Occurring Developmental and Mental Health Disorders- participate in best practice continuum of community services for individuals and families with co-occurring developmental and mental health disorders.

- Older adults- increase utilization of mental health services by older adults.

Goal 4: Early Mental Health Screening, Assessment, and Referral to Services are Common Practice.

- Increase the availability of mental health treatment for juveniles in Dept. of Juvenile Services area.
- Continue to provide respite care services to families with children who have severe emotional disturbances.
- Explore the opportunities to expand the number of schools in the pilot under the Children's Mental Health Roundtable to improve access to and coordination of school-based mental health services.
- Reduce Harford County public school student suicides.
- Continue to provide support funds for consumers who are moving into an independent residence.

Goal 5: Excellent Mental Health Care is Delivered and Research Accelerated

- Vocational Services- Increase provision of supported employment services (i.e. vocational assessment, job development and placement, ongoing support) in order to assist individuals with Serious and Persistent Mental Illness gain employment in private, competitive job market.
- Increase Cultural Competency of Providers and the Diversity of the Provider Network- improve cultural competency awareness and skills in provider network.

AIDS / HIV

The Harford County Health Department's Health Services Division has offered comprehensive services to persons living with HIV/AIDS since 1985. According to the most recent AIDS Administrative report (completed July 2006) there were 340 people who have been diagnosed with HIV/AIDS. This number is not indicative of the total number of persons living with the disease in the county. Individuals who have tested positive for HIV in a jurisdiction outside of Harford County yet live in our county are not counted in county statistics. This individual is counted as a case in the jurisdiction they were tested in. At any given time, 130 persons receive Case Management Services at the Health Department and 70 of those patients attend the biweekly Seropositive Clinic.

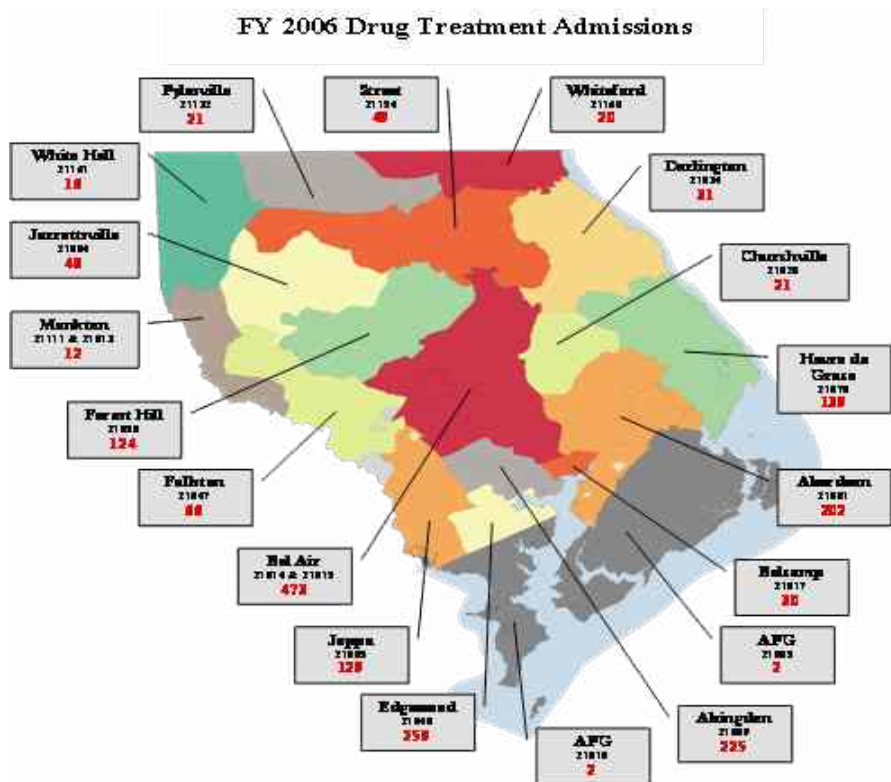
Services provided by the Health Department to persons living with HIV include: Case Management, Seropositive Clinic with Johns Hopkins Hospital, Emergency Financial Assistance (utility, nutrition, medication, professional services), Housing Assistance (outside of the Housing Agency HOPWA program), counseling and testing services, prevention / education services (for individuals and groups at the Detention Center), and support group activities. During 2006 (July 1- June 30th), 1,450 individuals received Counseling and Testing Services. Nursing staff provide Counseling and Testing at a number of sites (Health Department, Detention Center, Drug Treatment Centers) and satellite Health Department sites. Case Management staff work closely with community agencies, especially the Harford County Housing Office to coordinate resources for HIV positive clients.

The Health Department receives \$489,527 in federal grant dollars via the AIDS Administration (Ryan White and CDC money). Also, the Health Department allocates \$314,614 to supplement HIV / AIDS initiatives with Core Public Health funding.

Drugs and Alcohol

Harford County has two Intermediate Care Facilities (28 day residential treatment), one of which routinely services low-income clients. Local hospitals provide emergency 1-2 day detoxification services. Out-patient services are provided by the Health Department and private providers, two of which also have intensive out-patient programs. The County has three chemotherapeutic programs (methadone program) and a correctional services program. There is no inpatient juvenile substance abuse treatment available in Harford County.

In FY06, there were 1,869 admissions to drug treatment programs in Harford County. This represents a 24% decrease over the FY05 total of 2464. The top three drugs for which treatment was sought in FY04, FY05, and FY06 were alcohol, heroin, and marijuana.



FACE-IT, Faith Activated Community Empowering Intervention Training, is a faith-based coalition that addresses substance abuse issues in Harford County, in partnership with the Harford County Office of Drug Control Policy. In FY06, FACE-IT was awarded a 5 year Drug Free Communities Grant in partnership with the Harford County Office of Drug Control Policy to accomplish their mission of providing educational intervention through training to prevent substance abuse and to combat addictions in Harford County. FACE-IT has been successful as sponsors of training symposiums, organizers of a community based resource fair, and offering specialized training / educational workshops for faith community members. FACE-IT has just received their 501c3 status from the IRS.

Non-Housing Community Development Plan – Table 2B

The county's non-housing community development needs identified in the table below were developed using the county's capital budget projections, as well as projected public service budget needs for the consolidated plan period.

PRIORITY COMMUNITY DEVELOPMENT NEEDS	Priority Need Level High, Medium, Low, No Such Need	Unmet Priority Need	Dollars to Address Unmet Priority Need	Multi-Year Goals	Annual Goals
PUBLIC FACILITY NEEDS (projects)					
Senior Centers	H	3	2,500,000	3	1
Handicapped Centers	M	0	0	0	0
Homeless Facilities	L	0	0	0	0
Youth Centers	H	3	1,000,000	3	1
Child Care Centers	L	0	0	0	0
Health Facilities	L	3	50,000	3	1

Neighborhood Facilities	H	3	500,000	3	1
Parks and/or Recreation Facilities	M	3	500,000	3	1
Parking Facilities	L	unknown	N/A	N/A	N/A
Non-Residential Historic Preservation	L	0	0	0	0
Other Public Facility Needs	M	0	0	0	0
INFRASTRUCTURE (projects)					
Water/Sewer Improvements	M	15	3,000,000	15	3
Street Improvements	M	15	3,000,000	15	3
Sidewalks	M	15	250,000	15	3
Solid Waste Disposal Improvements	M	15	250,000	15	3
Flood Drain Improvements	M	15	250,000	15	3
Other Infrastructure Needs	M	15	250,000	15	30
PUBLIC SERVICE NEEDS (people)					
Senior Services	H	150	34,500	5	1
Handicapped Services	L	0	0	0	0
Youth Services	M	100	300,000	5	1
Child Care Services	L	0	0	0	0
Transportation Services	M	50	110,000	5	1
Substance Abuse Services	M	10	8,000	5	1
Employment Training	M	25	50,000	5	1
Health Services	M	0	0	0	0
Lead Hazard Screening	L	0	0	0	0
Crime Awareness	L	0	0	0	0
Other Public Service Needs	L	unknown	N/A	N/A	N/A
ECONOMIC DEVELOPMENT	L	unknown	N/A	N/A	N/A
ED Assistance to For-Profits(businesses)	L	unknown	N/A	N/A	N/A
ED Technical Assistance(businesses)	L	unknown	N/A	N/A	N/A
Micro-Enterprise Assistance(businesses)	L	unknown	N/A	N/A	N/A
Rehab; Publicly- or Privately-Owned					
Commercial/Industrial (projects)	L	unknown	N/A	N/A	N/A
C/I* Infrastructure Development (projects)	M	unknown	N/A	N/A	N/A
Other C/I* Improvements(projects)	M	unknown	N/A	N/A	N/A
PLANNING					
Planning	M		75,000	5	1
TOTAL ESTIMATED DOLLARS NEEDED:			12,127,500		

Harford County believes a suitable living environment includes improving the safety and livability of neighborhoods; increasing access to quality public and private facilities and services; reducing the isolation of income groups within a community and the revitalization of deteriorating or deteriorated neighborhoods; restoring and preserving properties of special historic, architectural or aesthetic value, and the conservation of energy.

Throughout the planning process, the following are priority community development objectives, which reflected as the most needed objectives.

- Providing more neighborhood facilities, particularly community centers, serving a variety of recreational and service needs for the area. There is a strong desire for these facilities to be multi-faceted in serving the entire community.
- Improving the infrastructure needs of low to moderate income communities is an important priority with the municipalities and also in more rural areas where water and sewer infrastructure do not exist.
- Continuing efforts in providing job training, support services and job creation is important to assisting the low to moderate income, female head of household, and the disabled to achieve self-sufficiency.

Barriers to Affordable Housing/Analysis of Impediments to Fair Housing Choice

The question of affordable housing has grown more complex and more inclusive. As the price of housing in this market continues to skyrocket due to many complex issues, more households are being priced out of the housing market or taking on more housing debt that has increasingly become burdensome to many lower and middle income families. This is directly attributable to the fact that young people who are forming new households are increasingly unable to afford to rent or purchase a home in the communities in which they grew up. Teachers, police officers, firefighters and other public servants are forced to take second jobs in order to afford housing opportunities in communities of choice. This has also led to a movement by homebuilders, housing advocates, policy leaders and the community leaders to heighten awareness for the need to redefine the housing affordability issue by reframing the discussion.

The cost of creating new housing is impacted by several factors. Land availability or scarcity, land use controls or restrictions, growth limits and zoning ordinances can impact the cost of housing. Local governments implements land use controls or restrictions in an effort to ensure uniformity and appropriateness of the scale of development, minimize impact on local schools or other public services, promote capacity, consider the age and condition of infrastructure, reduce the impact on sensitive environments, preserve open space, and discourage sprawl.

The cost of developing affordable housing also continues to grow. Fees, permits, legal expenses, property taxes, storm water management, water and sewer infrastructure and other infrastructure costs, and the requirements of multi-layered financing all contribute to the price of development, and, in turn, compromise the affordability of housing for low to moderate income families.

Barriers to affordable housing also includes the demand for housing created by population growth and new household formation, the scarcity of developable land, current zoning ordinances, lack of popular support for location of affordable housing, increasing water and sewer infrastructure and the actual cost of housing. State regulations delegate preliminary plans for new developments cannot be approved in elementary or secondary school districts where full time enrollment currently exceeds or is project to exceed 105 percent of the capacity within three years. Some of these barriers, such as the demand for housing, the scarcity of developable land, and the lack of citizen support for in locating public housing, are beyond the County's ability to remove or mitigate.

Finally, the low and extremely low incomes often have difficulties in getting leases in rental properties because of many factors. The public housing agency for Harford County is administered by the Harford County Housing Agency through the Housing Choice Voucher Program. The Housing Agency has recognized barriers to successful utilization of vouchers through the management of the programs they administer. The barriers include; clients with drug and alcohol abuse, clients with a criminal background, clients who have a form of a mental illness, clients with poor or no credit and clients that have a lack of savings or no assets. Other factors that have an impact on clients staying in or sustaining the units are; the recent increase in utility costs, the cost of living is not the same as housing costs, and lifestyle or family change (having children or getting a divorce) where it effects adding another family member that will have costs or having a family member leave that the household relied on their income. These factors can directly affect the impact of the client being able to sustain the unit.

Based upon the housing market analysis and the identification of housing needs in Harford County, the following barriers to affordable housing have been identified. The specific housing objectives identified in this plan will work toward reducing and removing these barriers over the consolidated plan period.

Homeownership - Acquisition

- Lack of knowledge about the home buying process by first time homebuyers
- Predatory lending
- Credit issues remain a major obstacle for low-to-moderate income families achieving homeownership
- Lack of cash down payment for the purchase of a home
- Need for below market interest rate mortgages to expand options for low-to-moderate income homebuyers
- Limited supply of affordable housing for homeownership
- Lack of elderly housing that is affordable to seniors earning 50% or less than median income
- Cost of land and/or cost of infrastructure (water & sewer, roads) to selected sites
- Perception of overcrowded schools has created a demand to slow housing growth in the county
- Environmental problems associated with selected sites

Homeownership – Rehabilitation

- Lack of awareness of existing rehabilitation programs
- New federal requirements make lead hazard reduction expensive for low-to-moderate income households in need of repair and rehabilitation
- Maintaining and improving the existing housing stock by enforcing maintenance codes to prevent properties and units from deteriorating and contributing to overall neighborhood neglect.
- Develop standards for housing stock that promote adaptive reuse alternatives.

Rental Housing

- Lack of affordable rental housing meeting the needs of the elderly, disabled and extremely low-income households
- Lack of awareness of fair housing laws for persons with special needs by rental community
- Limited financial resources for repair and renovation of aging multifamily rental properties serving the low-to-moderate income
- Cost of land and/or cost of infrastructure (water & sewer, roads) to selected sites
- Perception of overcrowded schools has created a demand to slow housing growth in the county
- Environmental problems associated with selected sites
- Support services such as case management, credit counseling, and finance management are needed to be able to help the low-income be successful at rental housing.

Analysis of Impediments to Fair Housing Choice

An important component to the discussion of barriers to affordable housing is also the analysis of impediments to housing choice. Impediments to fair housing choice may be acts that violate a law or acts or conditions that do not violate a law but preclude people with varying incomes from having equal access to decent, safe, and affordable housing. Fair housing choice is the ability of people with similar incomes to have similar access to housing. The Federal Fair Housing Act (enacted in 1968 and amended in 1974 & 1988) state it is unlawful for a person to discriminate on the basis of race, color, sex, religion, national origin, handicap or familial status. The Act prohibits discrimination against one of these protected classes in all residential housing, including residential sales, advertising, and lending and insurance practices.

In accordance with Public Act 90-284, the Fair Housing Act, Section 808(e)(5) of the law mandates HUD administer all programs and activities related to housing and community development in a manner to affirmatively further the policies of the Fair Housing Act which includes prohibiting discrimination in the sale, rental, financing, or other services related to housing, on the basis of race, color, religion, sex, disability, familial status or national origin.

Impediments to fair housing choice are defined by HUD to be:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices.
- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin.
- Any actions or omissions that constitute violation, or potential violations, of the Fair Housing Act.
- Any Actions or omissions that have the effect of restricting housing opportunities on the basis of race, color, religion, sex, disability, familial status, or national origin; and,

- Any actions or omissions that is counterproductive to fair housing choice.

The following are areas that have been traditionally identified as impediments to fair housing choice in the U.S.:

- Public and Assisted Housing
- Sales and Rental Practices
- Mortgage Lending Practices
- Homeowners' Insurance
- Affordable Housing
- Transportation
- Zoning and Land use Policies
- Hate/Bias Crimes
- Fair Housing Choice for Persons with Disabilities
- Discrimination Against Families with Children

The Fair Housing Act requires all jurisdictions receiving Community Development Block Grant (CDBG) funds to certify the jurisdiction assumes the responsibility of fair housing planning by conducting an analysis to identify impediments to fair housing choice within its jurisdiction. In 1996, the Baltimore Metropolitan Council (BMC) contracted with Ardinger Consultants & Associates to conduct an Analysis of Impediments to Fair Housing in the Baltimore Metropolitan Area (AI) as part of the requirement to be eligible to receive funding for housing and community development funds from HUD. The purpose of conducting the analysis was to provide a meaningful basis for determining barriers to housing choice, based upon a person's belonging to a protected class. Once impediments were identified, effective actions would be undertaken to remove or lessen the negative impact. The Analysis of Impediments was undertaken as a cooperative approach with surrounding jurisdictions including: Anne Arundel County, City of Annapolis, Baltimore City, Baltimore County, Harford County and Howard County.

Impediments identified in the 1996 AI:

- There is a lack of affordable housing in the region.
- Housing choice for all persons, regardless of their race, color, religion, sex, disability, familial status, or national origin, is still not a reality in the region.
- Racial tension is high and growing.
- There seems to be uneven promotion of voluntary compliance efforts. In some jurisdictions, compliance has been a priority, but funding cuts impacted the jurisdictions ability to carry out effective enforcement efforts.

The AI recommended several general actions to address identified impediments. These recommendations included:

1. Create an on-going task force under the auspices of the Baltimore Metropolitan Council to coordinate government activities to promote fair housing.
2. Increase affordable homeownership and rental opportunities to all citizens through efforts of public & private partnerships by:
 - a. Cutting the costs of homeownership and rental opportunities, including financing, production, and transaction costs and fees to make homeownership and financing more affordable and to simplify the home-buying process.
 - b. Opening markets for homeownership to increase choice and remove discriminatory and regulatory barriers, marketing homes, and financing products.
 - c. Expanding opportunities for homeownership – and making it a reality for millions of additional families – through education and counseling, information technology, communications media, and community involvement; and,
 - d. Expanding rental-housing choice by increasing the opportunities for low-income families and by protecting persons from discrimination on the basis of income (i.e. SSDI, food stamps, etc)
3. Foster conditions in which individuals of similar income levels, regardless of race, color, national origin, disability, etc., have the same opportunities to purchase or rent in the same market areas.
4. Encourage better planning, zoning and building codes to foster diverse choices and ranges of housing costs.

5. Implement effective testing programs to identify discriminatory sales and rental practices.
6. Establish education, outreach, and viable support within jurisdictions, and have an enforcement program that is well publicized, staffed and funded.

Regional Response to the 1996 Analysis of Impediments

The Baltimore Metropolitan area entitlement jurisdictions were critical of the AI in both its methodology and its recommendations. The jurisdictions covered in the AI believe the report is based on national, rather than local data and provides little to no evidence that the barriers identified existed in the Baltimore region. Additionally, the group believes the AI's recommended actions were beyond the abilities of local entitlement jurisdictions to address.

In late 2001, the six entitlement jurisdictions began discussions on updating the AI. The Baltimore Metropolitan Council (BMC) convened the meeting and the Maryland Center for Community Development (MCCD) agreed to facilitate the discussion. During a five month period (January through May 2002) staff from the jurisdictions attended meetings at the Baltimore Metropolitan Council to discuss a regional approach to address impediments to fair housing choice. MCCD staffed the meetings.

The six entitlement jurisdictions agreed to develop an action plan to address regional barriers to fair housing. While many barriers to fair housing exist, the group chose to limit their action areas to three (3) key issues that were truly Baltimore regional in nature: assisted housing, homeowner's insurance and mortgage lending.

In 2005 the group executed a Memorandum of Understanding (MOU) that formalized the working group. The Regional Fair Housing Work Group MOU states the group will work cooperatively over the next three to five years to implement a phased-in program of strategies identified in the Fair Housing Action Plan of 2002 (Amendment to the 1996 Analysis of Impediments for the Baltimore Region) in the areas of assisted housing, mortgage lending, homeowner's insurance, and sales and rental practices. Implementation includes the following:

- Develop a timeline for strategy implementation;
- Identify resources, as needed, to carry out, and/or hire entities to implement fair housing strategies;
- Cooperate in hiring contractual entities to implement aspects of the regional strategies to reduce impediments to fair housing;
- Meet quarterly to direct and coordinate fair housing activities;
- Rotate organizational responsibility for coordinating and facilitating quarterly meetings;
- Share management responsibilities for contractual oversight and implementation of fair housing strategies; and,
- Review, revise, and update periodically the strategies identified by the jurisdictions to further fair housing in order to enable them to advance fair housing choices and to reduce impediments to fair housing in the Baltimore region.

Regional Fair Housing Work Group Actions

1. Proposed Actions on Assisted Housing

The regional group agreed to contract for research to quantify geographic barriers that exist for Housing Choice Voucher holders. If the research reveals that voucher holders are kept out of predominately White, low-poverty communities that have little assisted housing, the group will work to increase housing choice for voucher holders by identifying and working to remove the barriers causing the exclusion. Proposed actions on assisted housing include marketing the Housing Choice Voucher program, improving the administration of the Housing Choice Voucher program, and providing training for voucher holders. The regional group will undertake the following action items:

- Conduct research to verify whether the current Fair Market Rents (FMRs) constitute a barrier to fair housing opportunities. The jurisdictions contracted with the Baltimore Metropolitan Council (BMC) to conduct research that examined changing demographics in the Baltimore region, including a market analysis of rental properties using new 2000 Census data. Specifically, BMC mapped changed concentrations of poverty, minority populations, housing supply, rent levels and household incomes

in the Baltimore metropolitan region. Fair market rents were significantly increased in the Baltimore-Towson area in 2005 which expended the number of dwelling units that may be assisted by Housing Choice Vouchers. Housing values and housing costs, however, have continued to escalate, causing Housing Assistance Payments to subsequently increase as well and essentially nullify the increase in FMRs.

Locally, Harford County conducted its own demographic analysis in 2007 while preparing its consolidated plan. Mapped changes in concentrations of poverty, minority populations, housing supply, rent levels and household incomes in comparison to its regional counterparts was completed. Most rental units, along with the county's concentrations of poverty and minority census tracts, are located within the development envelopment, with the exception of poverty located in the rural Dublin & Darlington area.

- The regional group has identified items for HUD to be flexible on to streamline program participation without jeopardizing public accountability. Request flexibility from HUD to pilot a program to relax the requirements that engender the largest number of complaints from property owners, including standardizing inspection forms, standardizing utility payment allowances, using one lease addendum for all units in a complex, simplifying re-certifications, etc. The goal is to reduce barriers to the Housing Choice Voucher program, as identified by private property owners.
- Provide education and outreach to correct misinformation about the current Housing Choice Voucher program. Currently the program suffers from a negative image. Through enhanced marketing materials, efforts will be made to coordinate and conduct outreach to landlords for increased participation in the Housing Choice Voucher program.
- Develop cross-jurisdictional training programs and standardized information for the Housing Choice voucher program to increase landlord participation in the program. Currently landlords and property owners complain they receive conflicting information when contacting Housing Choice voucher staff and administrators, often within the same agency. Standardizing, clarifying, and disseminating information about the Housing Choice Voucher Program will help clear up this confusion for both staff and landlords.
- Develop a model tenant-readiness training program for voucher holders. The regional work group will contract with an outside entity to create a tenant-readiness training program, with input from the Cities of Annapolis and Baltimore's Housing Authorities, private landlord associations, mobility counseling organizations, and program participants. Issues covered would include applying for a unit, knowing and repairing credit, and understanding fair housing laws. Each entitlement jurisdiction will work with the local Housing Choice Voucher administrator to get buy-in to running tenant-training programs and will examine whether housing counselors who administer CDBG funds are suitable to conduct such programs. By designing and disseminating tenant-training curricula and materials and encouraging their regional use, the regional fair housing group hopes to improve the reputation of the program while making it easier for voucher holders to transition to new neighborhoods.

2. Actions on Homeowners Insurance

Nationally, the number of low-income and minority homeowners who can not obtain full coverage property insurance is nearly 50% greater than those in mostly White, middle class neighborhoods. Studies have also indicated that low income Americans pay, on average, more than twice what residents of middle class neighborhoods pay for property insurance. In response to these studies, insurance industry leaders have revealed that there are underwriting guidelines that can cause a disproportionate impact on low income and minority households.

Locally, Harford County contracted with the Greater Baltimore Community Housing Resource Board (GBCHRB) to undertake an analysis of homeowner's insurance practices within the county. Data proved to be statistically insignificant to demonstrate patterns of discrimination and the consultant recommended a more regional approach be undertaken.

The regional fair housing workgroup identified the need to host an educational workshop on the use and impact of credit history on homeowner's insurance, with presenters from the Maryland Insurance Commission. The audience for the workshop would include staff from entitlement jurisdictions, Human Relations Commission

members, housing counselors, real estate agents and organizations interested in fair housing. The workshop, held on April 26, 2006 at the turf Valley Conference Center in Howard County, presented information on discrimination on homeowner's insurance, basic homeowner's requirements, and disparate and intentional discrimination. With nearly 100 participants attending, panelists included: Constance Chamberlin, Housing Opportunities Made Equal; Patricia A. Hull, Neighborhood Housing Service of Baltimore; Leo J. Jordan, former VP & Counsel, State Farm Insurance Company; Irene Mabry Moses, ABR, Fair Realty, LLC; Sara K. Pratt, Fair Housing & Civil Rights Consultant; Lisa C. Rice, Toledo Fair Housing Council; and Shanna L. Smith, National Fair Housing Alliance.

3. Actions on Mortgage Lending

The 1996 AI provided several references to a 1995 U.S. News and World Report article that examined banking and lending practices and home insurance coverage in low income and minority communities. The article revealed applicants from mostly minority areas were more than twice as likely to be rejected for mortgage loans as middle-income Whites living in mostly White areas. The article also stated residents of middle-income, white neighborhoods received 61% more mortgage loans than residents of middle-income, minority areas. Since the article, the advent of more flexible loan products, reduced interest rates and the emphasis by both the lending industry and government to increase homeownership has resulted in greater percentages of minorities becoming homeowners. The majority of residents in Maryland are homeowners and in Harford County, 80% of its households are owner-occupied. Harford County contracted with the Greater Baltimore Community Housing Resource Board (GBCHRB) to undertake an analysis of mortgage lending practices within the county. Data proved to be statistically insignificant to demonstrate patterns of discrimination and the consultant recommended a more regional approach be undertaken.

The Regional Fair Housing Work Group determined further studies are necessary on the regional level to clarify whether or not alternative mortgage products are a more subtle type of discrimination, and to determine what types of borrowers are underserved by conventional mortgage lenders. The group also decided to explore the possibility of seeking funding for outreach and education campaigns. Additionally, emphasis would be placed on homebuyer education and housing counseling programs to reduce the possibility to create better educated consumers. To support these goals, the Work Group has agreed to the following:

- Using new HMDA data, contract with a consultant organization to analyze mortgage lending practices and determine which types of populations are underserved by mortgage lenders. If discrimination trends emerge, the group will request HUD enforce the fair housing laws;
- Use research to meet with major lenders to negotiate a mortgage product that services the discriminated borrowers; and
- Apply as a regional group for funding for education and outreach under HUD's Fair Housing Initiatives Program. Action under this grant would include media awareness campaign, an educational symposium, distribution of fair housing material and outreach to the disabilities community. A complaint and referral process would also be established under this initiative.

Harford County Local Actions

1. Internal Analysis of Fair Housing Plan

Harford County, as an entitlement, has undertaken an internal analysis of its Fair Housing Plan to identify impediments and document appropriate actions to overcome the effect of any impediments identified through the analysis. As suggested in the Fair Housing Planning Guide, Harford County undertook its most recent analysis while it developed this consolidated plan.

This analysis included a comprehensive review of demographic, income, and housing information. Analysis and mapping of the data was undertaken and then trended to 2010. This information and analysis was used during all public needs hearings and informational sessions. Whenever, possible charts and maps were used to show correlations and/or disparities in access to services, employment, transit and housing. A housing needs analysis was a component of this presentation. All of this information is included within this consolidated plan. Additionally, the following items were used in this fair housing analysis:

- Public policies, practices, and procedures involving housing and housing-related activities
- Zoning and land use policies, tax assessment/abatement practices
- The nature and extent of fair housing complaints/suits or other data that may evidence Harford County's achievement in fair housing choice
- Demographic patterns
- Home Mortgage Disclosure Act (HMDA) data
- Results of testing
- Results of Fair Housing Initiative Program (FHIP) grants
- Patterns of occupancy in Section 8, Public and Assisted Housing

2. Actions to Address Barriers & Impediments

Harford County's identification of barriers to affordable housing through its consolidated planning process, combined with the review of components of its Fair Housing Plan, have led to the identification of three (3) major action areas to address fair housing needs. These action areas are as follows:

Barriers - Cost of Affordable Housing

- Lack of knowledge about the home buying process by first time homebuyers
Action: Fund homebuyer counseling programs, promote and fund first time homebuyer down payment programs
- Credit issues remain a major obstacle for low-to-moderate income families achieving homeownership
Action: Promote credit and homebuyer counseling programs
- Lack of cash down payment for the purchase of a home
Action: Fund first time homebuyer down payment programs
- Need for below market interest rate mortgages to expand options for low-to-moderate income homebuyers
Action: Advocate and promote state home buying programs offering special mortgage products
- Lack of awareness of existing rehabilitation programs
Action: Developing marketing materials and promote rehabilitation programs funded by Harford County
- New federal requirements make lead hazard reduction expensive for low-to-moderate income households in need of repair and rehabilitation
Action: Work with state for funding of rehabilitation projects containing lead based paint. Educate homebuyers and homeowners on dangers of lead paint.
- Limited financial resources for repair and renovation of aging multifamily rental properties serving the low-to-moderate income
Action: Fund rehabilitation and emergency repair programs
- Cost of land and/or cost of infrastructure (water & sewer, roads) to selected sites
Action: Provide subsidy assistance to developers of affordable housing. Provide funding for activities that build/rehabilitate infrastructure.
- Support services such as case management, credit counseling, and finance management are needed to be able to help the low-income be successful at rental housing.
Action: Fund human service providers for case management services. Fund supportive housing programs and tenant based rental assistance programs that combine units with case management services.

Barriers - Availability of Affordable Housing

- Limited supply of affordable housing for homeownership
Action: Fund first time homebuyer down payment programs. Provide subsidy assistance to

developers of affordable housing.

- Lack of elderly housing that is affordable to seniors earning 50% or less than median income
Action: Provide subsidy assistance to developers of affordable elderly housing.
- Cost of land and/or cost of infrastructure (water & sewer, roads) to selected sites
Action: Provide subsidy assistance to developers of affordable housing. Provide funding for activities that build/rehabilitate infrastructure.
- Environmental problems associated with selected sites
Action: Provide environmental reviews on all HUD funded land activities. Provide subsidy assistance to developers of affordable housing.
- Maintaining and improving the existing housing stock by enforcing maintenance codes to prevent properties and units from deteriorating and contributing to overall neighborhood neglect.
Action: Promote livability code for rental units. Develop landlord code enforcement program. Fund rehabilitation programs for low income homeowners.
- Develop standards for housing stock that promote adaptive reuse alternatives.
Action: Promote visitability and other programs that increase the number of accessible units. Fund ADA accessibility rehabilitation programs.
- Lack of affordable rental housing meeting the needs of the elderly, disabled and extremely low-income households
Action: Provide subsidy assistance to developers of affordable housing. Provide funding for activities that build/rehabilitate infrastructure and create more accessible units.

Barriers - Opposition/Discrimination to Affordable Housing

- Predatory lending
Action: Fund credit and homebuyer counseling programs. Provide training courses on predatory lending to non profit community.
- Perception of overcrowded schools has created a demand to slow housing growth in the county
Action: Educate and empower neighborhoods on the importance of decent, safe and affordable housing in communities. Work with Regional Fair Housing Work Group to develop more regional solutions.
- Lack of awareness of fair housing laws for persons with special needs by rental community
Action: Fund fair housing education and outreach programs.

Lead-Based Paint

Lead-Based Paint Hazard Reduction

Harford County utilizes the following housing policies and programs to evaluate and reduce lead – based paint hazards:

Harford County Housing Agency and all entities receiving rehabilitation funding from Harford County will comply with state and federal requirements for rehabilitation loan applicants under the HOME and CDBG Programs, including providing required lead-based paint information to applicants for rehabilitation loans. Required lead reduction work and protective measures will be incorporated into project rehabilitation specifications and properly qualified personnel will perform risk assessment, paint testing, lead hazard reduction and clearance services when required.

The Housing Agency will undertake outreach activities to educate landlords, tenants and homeowners to inform them of the hazards of lead paint and lead poisoning prevention. These activities will include educational forums, distribution of literature in homeownership workshops, tenant briefings and public libraries.

Actions Harford County is taking to evaluate and reduce lead based paint hazards:

Homeownership & Counseling:

All homeownership assistance programs funded by Harford County, including but not limited to, homeownership counseling, down-payment assistance, closing cost assistance and secondary financing, will make participants aware of lead-based paint hazards.

Home Rehabilitation Programs:

Effective September 2000, all pre-1978 homes being rehabilitated with state and/or federal funds are professionally assessed for lead-based paint. The Housing Agency, through the Maryland Department of Housing and Community Development Special Loan Programs, assists homeowners and landlords reduce or eliminate the risk of lead poisoning.

Subsidized Rental Units:

With the September 1999 HUD regulation on “requirements for Notification, Evaluation and Reduction of Lead-Based Paint Hazards in Federally Owned Residential Property and Housing Receiving Federal Assistance”, the Harford County Housing Agency has worked diligently with all landlords to ensure compliance.

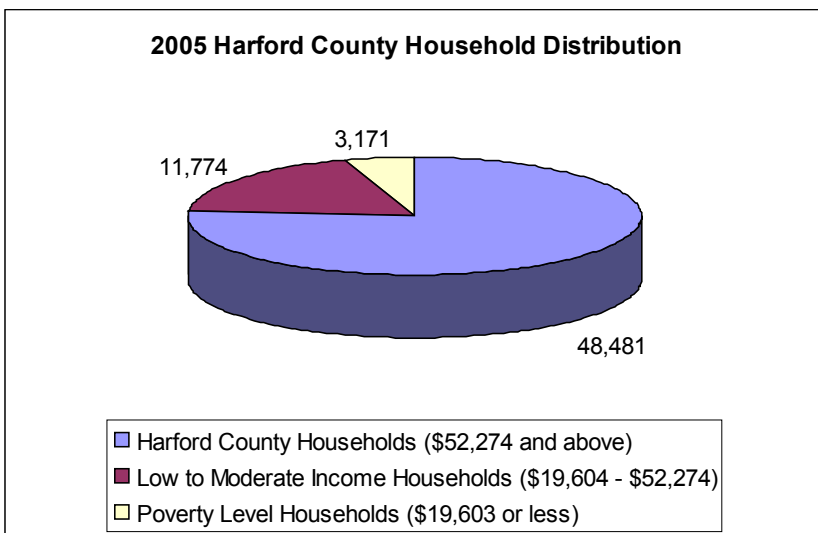
Federally-funded Capital Projects:

All federally assisted capital and rehabilitation projects administered by either the Harford County Housing Agency or Community Development are monitored to ensure that all state and federal requirements concerning lead are met.

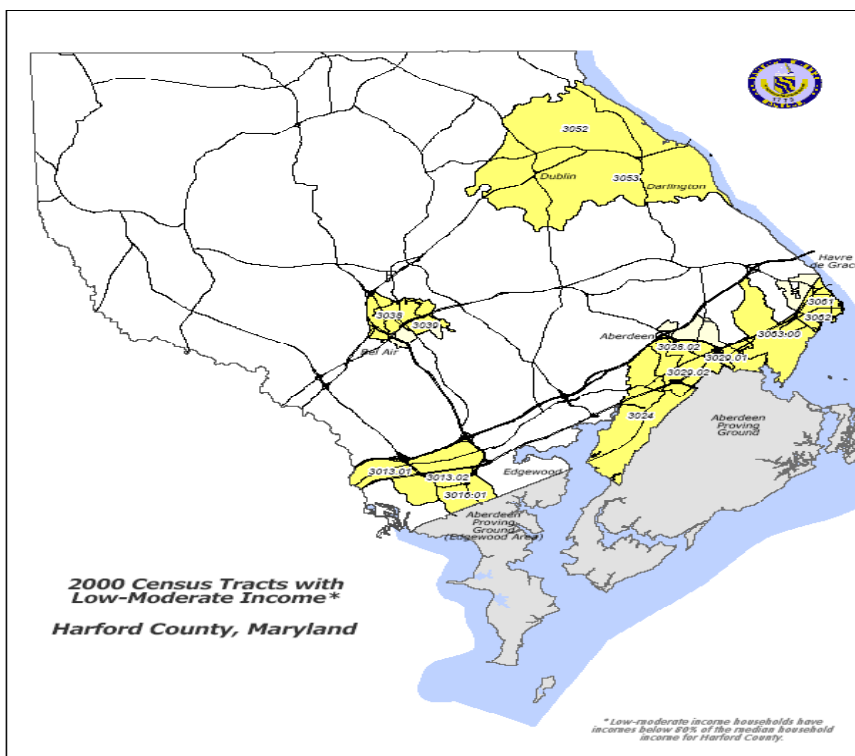
Anti-Poverty Strategy

Harford County is committed to improving the lives of all citizens by building a strong economy, creating a skilled workforce, broadening the tax base through increasing homeownership, increasing the availability and accessibility of affordable housing opportunities, fostering excellence in education, and providing community-based services to understand populations that promote economic opportunities. These initiatives expand opportunities and enable people of low – income to move out of poverty. Likewise, these initiatives seek to invest in human capital and create opportunities that increase wealth, equity and civic engagement. During the Consolidated Plan period the County will continue its efforts to increase access to low and moderate income people to activities and services that increase economic opportunity, sustain a suitable living environment, and build long-term equity and wealth.

The County will continue to address poverty by focusing on communities where many low-income people reside. This requires improving the conditions in multi-family housing complexes; improving the availability and accessibility of housing that is affordable, safe, and sanitary; and increasing the availability and accessibility of human services programs. During the Consolidated Plan period, the County will continue to leverage resources and coordinate services that enhance the living environment and the economic condition of low-income people. The chart above illustrates 2005 Harford County Household distribution of income levels. The largest slice of the pie chart represents Harford County households that are not poverty, nor low-income households, but these households make more than 80% of the area median income (\$52,274 and above). The low to moderate income households portion representing 11,774 households have income that are less than 80% up to 30% of the area median income. The 3,171 households that represent the poverty households are households that have less than 30% of the area median income.



The map below illustrates the areas in the county that are designated low to moderate income areas by 2000 Census figures. The census tracts all represent households whose incomes are less than 80% of the median household incomes.



Harford County funds its own Grant In Aid program, providing over \$1 million in operating funds to local human services providers annually. This program matches and supplements federal and state dollars as well as private donations, to non-profit agencies dealing with poverty issues. Each year this grant funding is made specifically to avoid duplication of services, encourage collaboration among agencies, and strategically plan the filling of gaps in services across the County, but especially in those neighborhoods/areas with high concentration of poverty. Among the needs addressed are emergencies ranging from utility cut-offs to medication needs, services for disabled persons, foster care for children, services for the homeless, the hungry, victims of domestic violence, latchkey children and those with legal problems. Grant In Aid also funds the domestic violence safe house and two transitional housing programs that provide comprehensive services that help residents reach self-sufficiency.

Other efforts of the County include enhancing services to the low-income community by sharing resources, collaboration among agencies, and avoidance of duplication of services through careful and deliberate strategic planning. The County also publishes in print and on-line, resource directories that help those in need to access services more effectively.

There are many organizations including the Harford Community Action Agency, Mason Dixon and St. Joan of ARC that targets services to alleviate poverty. Services include large food pantries, providing clothing and personal essentials and emergency funds for people in crisis. Life skills training as well as food and nutrition counseling are offered by the Super Pantry program. The Harford Community Action Agency administers the emergency food assistance program (TEFAP) for Harford County and is the designated agency for the State's energy assistance programs and has recently been awarded large increases in its resources to assist low-income residents with energy bills, both past and present.

The Harford County Department of Social Services (DSS) provides a full array of safety net and self-sufficiency programs to those in need under the federally funded mainstream programs: temporary cash assistance (TCA), family investment and medical assistance programs. DSS also utilizes state funded programs targeted to those in need. The W.A.G.E. Center, a DSS facility located in Aberdeen, provides a wide range of services to public assistance clients seeking reentry to the work force. Formal partnerships exist between the Department of Social Services (HCDSS) and the following agencies and institutions to provide services on site at the WAGE Center. The Department of Labor, License and Regulation (DLLR) provides job development and placement services; Harford Community College (HCC) provides job readiness and functional skill instruction and retention services; the Susquehanna Region Private Industry Council (SRPIC) provides work-based training services; and the YMCA of Central Maryland provides certified babysitting services to the children of customers while they participate in WAGE activities and services. Together in one location, the project offers a seamless combination of expert services, avoids duplication of effort, and eliminates the fragmentation of services for the customer.

Bad credit appears to be a large reason why many households remain low-income and at-risk of homelessness. The Harford Roundtable has formed a credit subcommittee to offer alternative was to teach clients about the importance of good credit. Additionally, the Harford County Housing Agency, a certified counseling agency, provides credit counseling to those in need.

Efforts to reduce poverty are also made by the Harford County Office of Economic Development in its business development and recruitment activity. The County's location, advantageous infrastructure and work force have led to the creation of new jobs for the low to moderate-income workers along the Route 40 corridor. These job opportunities dovetail well with the job training efforts of Harford County Department of Social Services and the Susquehanna Workforce Network. Harford County also complies with the Section 3 program, providing job opportunities for low-income residents whenever federal capital funds are used.

Head Start programs reduce poverty in two significant ways, by providing affordable childcare for low-income working mothers and by providing early education for children who might otherwise be behind other children entering kindergarten and first grade. These children will be better prepared for school and more able to grow into self-sustaining adults. Harford County has three Head Start programs and three early Head Start programs currently assisting low-income families. All six sites are located in communities where low-income families live and in facilities where other human services are provided and near Route 40 corridor employers.

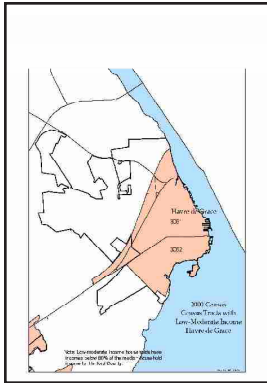
All of these programs work to identify and sustain families in poverty and to reduce their numbers by providing comprehensive support services, employment training and job opportunities.

Community Services Centers/ HUBS

Havre de Grace, Low-income area

Activities Center

- Boys and Girls Club
- Parks and Recreation
- Senior Center
- Community Center
- Located next to middle school

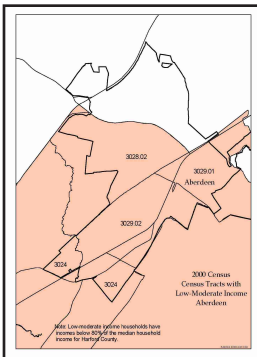


Havre de Grace

Aberdeen, Low-income area

Community Services Center

- WIC office
- Health Department Services
- Susquehanna Workforce
- Catholic Charities- Head Start, Early Head Start
- Aberdeen Senior Activity Center
- Boys and Girls Club

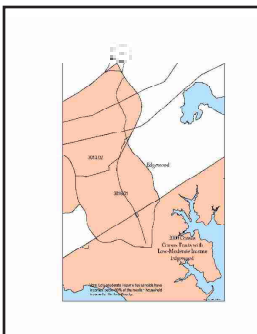


Aberdeen

Edgewood, Low-income area

PAL Center

- PAL program
- Parks and Recreation
- Catholic Charities- Head Start, Early Head Start
- Located next to Senior Center, near Boys and Girls Club, next to project based housing



Edgewood

Bel Air, Town limits is a low-income area

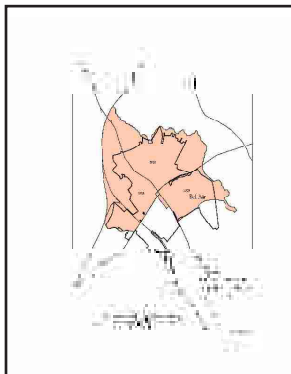
McFaul Center

- Boys and Girls Club
- Parks and Recreation
- Senior Center
- Community Center

Harford Community Action Agency

- Fuel Fund
- Food pantry
- Energy assistance
- Eviction prevention

Located near Department of Social Services and the Harford County Housing Agency



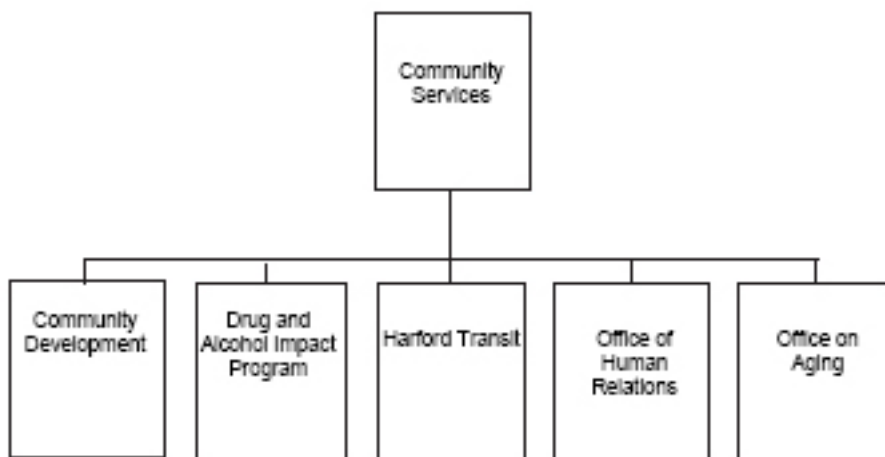
Bel Air

Institutional Structure, Coordination

Harford County, Maryland is a body corporate and politic that performs all local governmental functions within its jurisdiction. There are three incorporated municipalities within the county, the Town of Bel Air, the City of Aberdeen and the City of Havre de Grace, each with their own governmental functions. The county has operated as a Charter County since 1973 and is governed by an elected County Executive and a seven member County Council.

The County Council is the legislative body of Harford County government and approves all policy and budgetary actions. The County Executive represents the executive branch of government and appoints the Director of Community Services, as well as, the heads of other county agencies in order to daily represent the County Executive and to implement the policies and budgets as approved by the County Council.

The County Council is the county-elected legislative body, and it is vested with all law-making power granted by its Charter and by the General Assembly of Maryland. The six members of the Council are respectively elected from each of the six contiguous council manic districts. The President of the County Council is elected at-large. These districts and the present term began December, 2006.



The Department of Community Services functions as the lead agency for community development and affordable housing programs in Harford County. As the lead agency, the Community Development Division of the Department of Community Services plans, administers and implements the federally funded Community Development Block Grant (CDBG) Program, the Home Investment Partnership (HOME) Program and the Emergency Shelter Grant (ESG) Program. Community Development also administers the state funded programs, such as Community Legacy and Neighborhood Revitalization Programs.

The Department of Community Services is divided into 5 Divisions: Community Development, Drug and Alcohol Impact Program, the Office on Aging, Harford Transit and the Office on Aging. The Community Development Division administers all local, state and federally funded grants and loans to human service providers within the county. The Disabilities Coordinator provides staff support for the Disabilities Commission, advises the Harford County Executive on compliance with the Americans with Disabilities Act and provides information and referral to citizens and organizations on disability issues. Transitional Services Coordinators provides staff support to the Harford Roundtable, the citizen and service provider coalition that develops and implements the County's homeless/chronic homeless continuum of care system.

The Community Development Division works with several other governmental agencies and closely connected nonprofit agencies with well-defined roles in meeting the needs of low to moderate income households. These agencies are instrumental in defining the needs of low-income populations and implementing programs to address those needs. The Harford County Department of Community Services' Community Development Division fosters sustainable communities and addresses any potential gaps in the institutional structure by coordinating with municipalities, public and private agencies, civic organizations and community members to target resources to public service needs, neighborhood revitalization and capital improvements. To carry out its mission, Community Development awards operating and project grants and loans to qualified organizations. The Community Development grant process is reviewed by Community Development Review Board members who serve terms of two to four years. Community Development administers grants in three categories; public service, homeless and at risk, capital and infrastructure. Technical assistance is available to grant applicants through direct contact or by attending a training session. The purpose of the Grants program is to enhance the ability of the public/private sector organizations to provide human services to its citizens and to address the resource needs of public/private organizations that are striving to meet the emergency and daily needs of citizens and impacted neighborhoods.

The Harford County Housing Agency implements the county's first-time homebuyer down payment assistance program (SELP) and the American Dream Downpayment Initiative (ADDI) and homeowner rehabilitation programs (HRLP) as well as the Tenant Based Rental Assistance program (TBRA). Both of these programs are funded by HOME. The Housing Agency also administers other programs including the Maryland funded Maryland Housing Rehabilitation Program and the IPP Program. Other housing partners include non-profit and for-profit affordable housing developers, including, but not limited to, the county's two Community Housing Development Organizations (CHDO's).

Several county agencies provide Community Development with technical assistance in meeting the needs of the low to moderate income in Harford County. These agencies include the Department of Planning & Zoning, Office of Economic Development and the Department of Public Works. Assistance is provided in the form of environmental reviews, demographic data, information on land use, zoning and public facilities.

Public Housing

There are two agencies that manage public housing for Harford County; The Harford County Housing Agency and the Havre de Grace Housing Authority.

Harford County Housing Agency

The public housing needs of Harford County are administered by the Harford County Housing Agency through the Housing Choice Voucher Program. The Housing Agency is a HUD certified Housing Counseling Agency providing comprehensive housing counseling services in the areas of pre-purchase, budgeting, eviction prevention, foreclosure, mortgage default and reverse mortgage. The Public Housing program serves very low-income families and rents are limited to 30 percent of each family's adjusted income. The unit must meet the Housing Quality Standard (HQS). This public housing authority is currently operating under the Section 504 VCA.

A significant objective of the Agency is to encourage improvements to dwelling units by providing an incentive for owners to make the units meet Housing Quality Standards to qualify for participation in the Agency's program. The County encourages a balanced distribution of assisted housing throughout the county and encourages mixed income in communities/projects with a maximum of 20% in each area. To prevent over concentration of low-income housing vouchers in areas where a maximum of 20% of the units in any building or immediate area, the Housing Agency's will not authorize lease up's. Additionally, minority households are not allowed to lease a unit under the Housing Choice Voucher program where there is a minority concentration of 255 or more at a poverty rate of 10% or more.

Table 4

Priority Public Housing Needs Local Jurisdiction

Public Housing Need Category	PHA Priority Need Level High, Medium, Low, No Such Need	Estimated Dollars to Address
Restoration and Revitalization		
Capital Improvements	Low	0
Modernization	Low	0
Rehabilitation	Low	0
Other (Specify)		0
Management and Operations	Low	0
Improved Living Environment		
Neighborhood Revitalization (non-capital)	Medium	400,000
Capital Improvements	Medium	1,000,000
Safety/Crime Prevention/Drug Elimination	Medium	50,000
Other (Specify)		
Economic Opportunity		
Resident Services/ Family Self Sufficiency	High	50,000

Other (Specify)		
Total		1,500,000

Housing Needs of Families on the Public Housing and Section 8 Tenant-Based Assistance Waiting Lists

Housing needs of Families on the PHA's Waiting Lists			
Waiting List Type			
Section 8 tenant-based assistance (Housing Choice Voucher)			
	# of families	% of total families	Annual Turnover
Waiting list total	1,352		18%
Extremely low income			
(< = 30% AMI)	1,215	90%	
Very low income			
(>30% but < = 50% AMI)	137	10%	
Low income			
(>50% but < 80% AMI)	0	0%	
Families with children	797	60%	
Elderly families	5	.4%	
Families with Disabilities	128	9%	
Race/ethnicity American			
Indian/Alaska Native			
Race / ethnicity Asian	12	.9%	
Race / ethnicity Native			
Hawaiian/ Pac. Island	8	.6%	
Race / ethnicity Black	694	48%	
Race / ethnicity White	638	44%	
Characteristics by Bed-room			
Size (Public Housing only)			
1 BR	896		
2 BR	378		
3 BR	71		
4 BR	6		
5 BR	1		
5 + BR			
Is the waiting list closed? Yes			
If yes:			
Yes Displaced families with children, and victims of domestic violence.			

The graph above illustrates the housing needs of families on the public housing and section 8 tenant-based assistance waiting lists. Ninety percent (90%) of the families on the waiting list are extremely low income (less than or equal to 30% of the average median income) and 60% of those on the waiting list are families with

children and 9% are families with disabilities. Forty-eight percent (48%) of those on the waiting list are black and 44% are white.

Public Housing Strategies

The public housing agency for Harford County is administered by the Harford County Housing Agency through the Housing Choice Voucher Program. The Harford County Housing Agency advises all applicants of resources currently available, including but not limited to, programs which are more expedient than the Housing Choice Voucher Program in meeting their needs. Some families, after waiting for months on the waiting list, are not successful leasing units due to poor credit rating. In an effort to resolve this problem, the Housing Agency offers credit counseling and budget workshops. Elderly and disabled families are given a preference in order to reduce their time on the waiting list. The Housing Agency's strategy provides assistance to the most vulnerable since there are more families requiring assistance than funding supports.

Strategies:

Need: Shortage of affordable housing for all eligible populations

Strategy 1: Maximize the number of affordable units available to the PHA within its current resources by:

- Maintain or increase section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction.
- Undertake measures to ensure access to affordable housing among families assisted by the PHA, regardless of unit size required.
- Maintain or increase section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration.
- Maintain or increase section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance program.
- Participate in the Consolidated Plan development process to ensure coordination with broader community strategies.

Strategy 2: Increase the number of affordable housing units by:

- Apply for additional section 8 units should they become available.
- Support developers' efforts to build affordable housing/elderly housing complexes.

Need: Specific Family Types: Families at or below 30% of median

Strategy 1: Target available assistance to families at or below 30% of AMI by:

- Adopt rent policies to support or encourage work

Need: Specific Family Types: Families at or below 50% of median

Strategy 1: Target available assistance to families at or below 50% of AMI by:

- Employ admissions preferences aimed at families who are working
- Adopt rent policies to support and encourage work

Need: Specific Family Types: The Elderly

Strategy 1: Target available assistance to the elderly by:

- Apply for special-purpose vouchers targeted to the elderly, should they become available
- Established a preference for elderly applicants

Need: Specific Family Types: Families with Disabilities

Strategy 1: Target available assistance to Families with Disabilities by:

- Apply for special purpose vouchers targeted to families with disabilities, should they become available
- Affirmatively market to local non-profits agencies that assist families with disabilities
- Administer 75 Housing Choice Vouchers for the Mainstream program.
- Grant / Loan programs for disabled
-

Need: Specific Family Types: Races or ethnicities with disproportionate housing needs

Strategy 1: Increase awareness of PHA resources among families of races and ethnicities with disproportionate needs by:

- Public Service Announcements are printed in English and in Spanish

Strategy 2: Conduct activities to affirmatively further fair housing by:

- Counsel section 8 tenants as to location of units outside of areas of poverty or minority concentration and assist them to locate those units
- Market the section 8 program to owners outside the areas of poverty / minority concentrations

Harford County Housing Agency, in conjunction with the Consolidated Plan, has goals to develop viable communities by providing decent housing and suitable living environments and expanding economic opportunities principally for extremely low, low and moderate –income residents. The primary means towards this end is to extend and strengthen partnerships among all levels of government and the private sector, including for-profit and non-profit organizations, in expanding the availability of affordable housing.

The Housing Agency met this goal by targeting available Housing Choice Voucher assistance to the elderly and families with disabilities. Approximately half of Housing Choice Voucher Program heads of households are elderly / disabled persons, and 57% of assisted families have a disabled household member.

Additionally, the Housing Agency is a HUD-Certified Housing Counseling Agency, that provides homeownership counseling to approximately 500 families annually. Approximately one-third of those families have incomes less than 50% of AMI.

Other Housing Agency objectives include improving the accessibility of housing. This goal was met by providing loan programs for home renovations and accessibility upgrades for income-eligible citizens and providing education to the disabled community regarding housing options, programs, and services. The Housing Agency has increased the availability of decent, safe and affordable housing by outreach to owners in the community. In addition, they have encouraged and supported the development of affordable housing opportunities through non-profit organizations and referred eligible clients to those organizations.

Source: PHA Plans: Streamlined 5-Year (2005-2009) / Annual version 2005

Havre de Grace Public Housing Authority

The Havre de Grace Housing Authority is one agency in Harford County that offers a public housing program, along with Harford County's Housing Agency. Residents can make an application for Public Housing either at the Havre de Grace Housing Authority or at the Harford County's Housing Agency.

91.500 (b)(4): The City of Havre de Grace is currently working with the Havre de Grace PHA to work towards improving its "troubled" status. Harford County Government has no jurisdiction over the troubled Havre de Grace PHA because the PHA is located within the City of Havre de Grace's jurisdiction. The City of Havre de Grace Public Housing Authority has been designated as a troubled PHA since 11/14/03. A site visit and meeting with the Board of Directors was held and an amended MOU (memorandum of understanding) was prepared. The Havre de Grace Public Housing Authority is an independent agency run by the Board of Directors. It is currently working to get out of the "troubled status" and now has full control over their own money. Recently, the Housing Authority sent out an RFP to developers to see if they can both update and expand the Housing Authority units. Part of

the RFP included a proposal for bringing the existing units up to code and adding additional units to be sold as affordable housing and expanding to an additional 30 to 40 units of senior housing.

The Havre de Grace Public Housing Authority currently manages one project of 60 units. The PHA is located in the city of Havre de Grace and is under the City of Havre de Grace's jurisdiction.

Harford County Government has no jurisdiction over the Havre de Grace PHA, because the PHA is located within the City of Havre de Grace's jurisdiction. Because of this, the county cannot encourage public housing residents to become more active in management.

Harford County doesn't provide financial assistance to the Havre de Grace PHA, but the PHA had to relinquish their tenant based vouchers (HUD requirement) and the Harford County Housing Agency now manages the tenant based vouchers for the PHA to help them remove their "troubled" designation.

Housing needs of Families on the PHA's Waiting Lists			
Waiting List Type Combined Section 8 and Public Housing			
	# of families	% of total families	Annual Turnover
Waiting list total	189		4
Extremely low income ($\leq 30\%$ AMI)	100	53%	
Very low income ($>30\%$ but $\leq 50\%$ AMI)	47	25%	
Low income ($>50\%$ but $< 80\%$ AMI)	42	23%	
Families with children	180	95%	
Elderly families	6	3%	
Families with Disabilities	3	2%	
Race/ethnicity Asian	0	0	
Race/ethnicity (Latino)	19	10%	
Race / ethnicity Native Hawaiian/ Pac. Island			
Race / ethnicity Black	150	79%	
Characteristics by Bed- room			
Size (Public Housing only)			
1 BR	11		
2 BR	58		
3 BR	43		
4 BR	70		
5 BR	7		
5 + BR			
Is the waiting list closed? Yes, it's been closed for 20 months.			

The graph above illustrates the housing needs of families on the public housing waiting lists. Fifty-three percent (53%) of the families on the waiting list are extremely low income (less than or equal to 30% of the average median income) and 95% of those on the waiting list are families with children and 2% are families with disabilities. Seventy-nine percent (79%) of those on the waiting list are black and 10% are Latino.

Strategies:

Need: Shortage of affordable housing for all eligible populations

Strategy 1: Maximize the number of affordable units available to the PHA with its current resources by:

- Employ effective maintenance and management policies to minimize the number of public housing units off-line
- Reduce turnover time for vacated public housing units
- Reduce time to renovate public housing units
- Maintain or increase section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction
- Undertake measures to ensure access to affordable housing among families assisted by the PHA, regardless of units size required
- Maintain or increase section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration
- Maintain or increase section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program

Strategy 2: Increase the number of affordable housing units by:

- Apply for additional section 8 units should they become available
- Pursue housing resources other than public housing or Section 8 tenant-based assistance

Need: Specific Family Types: Families at or below 30% of median

Strategy 1: Target available assistance to families at or below 30% of AMI

- Adopt rent policies to support and encourage work

Need: Specific Family Types: Families at or below 50% of median

Strategy 1: Target available assistance to families at or below 50% of AMI

- Employ admissions preferences aimed at families who are working
- Adopt rent policies to support and encourage work

Need: Specific Family Types: The Elderly

Strategy 1: Target available assistance to the elderly

- Seek designation of public housing for the elderly

Need: Specific Family Types: Families with Disabilities

Strategy 1: Target available assistance to Families with Disabilities

- Seek designation of public housing for families with disabilities
- Carry out the modifications needed in public housing based on the section 504 Needs Assessments for Public Housing
- Affirmatively market to local non-profit agencies that assist families with disabilities

Need: Specific Family Types: Races or ethnicities with disproportionate housing needs

Strategy 1: Increase awareness of PHA resources among families of races and ethnicities with disproportionate needs

- Affirmatively market to races/ethnicities shown to have disproportionate housing needs
- Affirmatively market to local non-profit agencies that assist families with races/ethnicities shown to have disproportionate housing needs

Strategy 2: Conduct activities to affirmatively further fair housing

Annual Action Plan

FY 2008



FY 2008 (FFY2007) Annual Action Plan

The Action Plan is a document written yearly allowing for updates to be made to the consolidated plan. Items such as population, census data, or local climate change throughout the years leading up to the next planning cycle require adjustments to be made via the Action Plan. This annual plan includes information dealing with:

- Resources – federal and other
- Activities to be undertaken
- Geographic distribution
- Homeless and other special needs
- Other actions
- Program-specific requirements

Executive Summary

In accordance with federal requirements for jurisdictions receiving funds from the United States Department of Housing and Urban Development (HUD) for housing and community development programs, Harford County has prepared the Consolidated Plan for fiscal years 2008 – 2012. The plan is a five year strategy that proposes how the County will use local, state, and federal resources, as well as funds from Community Development Block Grant Program (CDBG), the HOME Investment Partnerships Program (HOME), and the Emergency Shelter Grant Program (ESG), to create decent housing, expand economic opportunity, and ensure a suitable living environment for low to moderate income persons and communities.

The Consolidated plan is a result of a collaborative effort that features input from a variety of stakeholders. These stakeholders include participants from low to moderate income communities, community groups, non-profit organizations, government agencies, and business associations. The purpose of this collaboration is to identify goals and objectives to coordinate a response to the challenges our rapidly changing County will encounter over the next five years. This Consolidated Plan represents an effort by Harford County to seek input from county residents (particularly those residents from low to moderate income communities) in an open process that encourages and fosters accountability between government and its citizens.

The goals and proposed outcomes stated in this plan will reflect the needs, goals, and objectives identified throughout our planning process. They will form the basis of how the County allocates future funding based on performance and desired outcomes. The Consolidated Plan also will serve as a benchmark and reference point for those entities that seek competitive funding from HUD funded initiatives. The Consolidated Plan is most importantly a management tool that will assess the County's performance and track results on a year to year basis. The Consolidated Plan will build on the successes and lessons learned in the past and will incorporate those successful strategies during the next five years.

The County's plan will state how it will pursue these goals for our community development and housing programs. The statutory program goals are:

Decent Housing

- Assisting homeless persons obtain affordable housing;
- Assisting persons at risk of becoming homeless;
- Retention of affordable housing stock;
- Increase the availability of affordable permanent housing in standard condition to low-income and moderate-income families, particularly to members of disadvantaged minorities without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability;
- Increasing the supply of supportive housing which includes structural features and services to enable persons with special needs (including persons with HIV/AIDS) to live in dignity and independence; and
- Providing affordable housing that is accessible to job opportunities.

Suitable Living Environment

- Improving the safety and livability of neighborhoods;
- Increasing access to quality public and private facilities and services;

- Reducing the isolation of income groups within areas through spatial deconcentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods;
- Restoring and preserving properties of special historic, architectural, or aesthetic value; and Conservation of energy resources.

Expanded Economic Opportunities

- Job Creation and retention
- Establishment, stabilization and expansion of small businesses (including micro-businesses)
- The provision of public services concerned with employment
- The provision of jobs to low-income persons living in areas affected by those programs and activities, or jobs resulting from carrying out activities under programs covered by the plan;
- Availability of mortgage financing for low-income persons at reasonable rates using non-discriminatory lending practices;
- Access to capital and credit for development activities that promote the long-term economic and social viability of the community and
- Empowerment and self-sufficiency for low-income persons to reduce generational poverty in federally assisted housing and public housing.

Harford County faces many challenges over the next five years. As a result of the pending Base Realignment and Closure (BRAC), Harford County stands to gain a significant number of additional residents taking advantage of the County's prime location, quality of schools, and overall high standards of living while filling new government positions. Along with the positives associated with BRAC, additional stresses will be placed on all County services including those slated to address the needs of the low to moderate income. The work of Harford County's community stakeholders and the Department of Community Services clearly shows that the county's community development priorities are aligned with these changes in growth and with HUD's overall goals. Harford County has identified the following priorities:

Evaluation of Past Performance from July 1, 2006 to June 30, 2007

The following accomplishments have been highlighted for FFY06 (FY07):

Route 40 & Edgewood Revitalization: Continued analysis of the work undertaken in Edgewood for the past five years reveals the County has made progress in its revitalization efforts. Median income has increased, market-rate housing has increased and the number of subsidized housing units has decreased within the community. While crime continues to be a pressing issue, community groups have strengthened in interest and number to assist in stabilizing the community at large. The county has focused the past year in providing low interest loans to small businesses with the Edgewood planning area, strengthening and supporting faith based community groups, and providing education and outreach to the Hispanic community. Recent home run hits include:

- The recent announcement from the federal government to bring an estimated additional 5,000 professional jobs to the Aberdeen and Edgewood Proving Ground facilities through the Base Realignment process.
- Third hosting of professional golf tournament with LPGA at Bulle Rock Golf Course in Havre de Grace.
- Formation of the Edgewood Alliance, a consortium of interested businesses and individuals from the Route 40 corridor.

Increased Access for Low-Income Households: Several projects have been completed or are close to completion this year that will allow greater access to housing and services to low income households. These projects include:

- Completion of the acquisition and renovation of North Post Commons, formerly Baldwin Manor apartments, a HUD project-based property
- Full occupancy of Catholic Charities HUD 202 project in Abingdon
- Implementation of new tenant based rental housing (TBRA) program for extremely low income households.
- Opening of a twenty eight bed emergency shelter for homeless individuals.
- Award of a contract to The Shelter Group for the acquisition and redevelopment of Washington Court, which will include 101 units of senior affordable housing.
- Completion of five (5) Harford Habitat for Humanity, Inc. houses

Plans for the Future

In FY07, Harford County continued to focus on meeting its consolidated plan goals and completed the development of its next consolidated plan. Extensive data collection and analysis was undertaken during the planning process with ongoing public input into the process. The impending Base Realignment (BRAC) will have a major impact on both the demographics and the service needs of the County over the next seven years.

Over the next year, Harford County will focus closely on the impact of BRAC on its community, most particularly the low to moderate income. Harford County will also continue to support the work of the newly formed Harford County Housing Coalition in its identification of affordable housing projects and revitalization efforts. Continued support will be provided to the Harford County Women's Commission as it continues to hold a series of focus groups to gather the current needs of women. The work and information gathered from these focus groups will be used in the next consolidated planning process.

Harford County has funded a faith-based nonprofit organization to open a twenty-eight (28) bed emergency shelter in the fall of FY07. The first permanent emergency shelter to serve men, women and children will fill both a gap in the Continuum of Care and also complete an outstanding need identified in this consolidated plan.

Whether Strategies Have an Impact on Identified Needs

Harford County's strategic plan was designed to ensure that results were measurable and easily tracked through a Table format, as demonstrated throughout this document. The County has done a good job of including special populations into the planning process. The voice of these populations is clear through each action plan and in the activities that are funded each year. Last year, Harford County was rated as a high scoring Continuum of Care in the state. This year's number of homeless persons served was reduced substantially due to a greater emphasis on prevention activities clearly identified in the Action Plan and the Continuum of Care.

Performance Measurement Systems

a. Description of how a Performance Measurement system is being developed

Harford County had actively undertaken steps to develop a performance measurement system meeting the criteria required by HUD. It has incorporated direction on using IDIS to report on outcome performance measurement outlined in the CPD Performance Measurement Guidebook that was distributed at by the local field office. Harford County has started to use its performance measurements as required by HUD in its FY07 (FFY06) Action Plan activities.

b. Current status of performance measurement system

Harford County has incorporated HUD's performance measurement system by identifying each activity's objective, outcome, and pertinent performance indicators at the time of project selection. Data is collected from grantees and sub-recipients based upon these items.

The County's current system is documented through Table 2c's throughout its consolidated plan and subsequent Action Plans and CAPER reports. The Table documents performance on key community development issues. The Table has been modified to reflect HUD's new performance measurement requirements.

Harford County, has complied with HUD's March 7, 2006 policy that requires all objective, outcome, and pertinent performance indicator fields be completed in IDIS for any activity with a completion date of October 1, 2006 or later. Additionally, Harford County has worked to include this same data for all activities reported as complete in IDIS before October 1, 2006.

Barriers on Fulfilling Strategies

A proposed federal cut to CDBG and CSBG programs has continued to be a concern for Harford County and its local human service providers. The Department of Housing & Community Development (DHCD) emphasis on a return on investment, as well as assessing administrative fees for community development projects, has hindered the ability of organizations to serve the hard-to-serve and lower income households. The County has seen an increased demand for CDBG, HOME and ESG resources. Harford County has taken a proactive approach to cuts in services by collaborating closely with existing service providers.

Status of CPD formula grant programs

Slow use of HOME funds through the Home Rehabilitation Loan Program and the Settlement Expense Loan Program (SELP), as well as lack of activity movement on the county's Accessible Ramp Program has led to monitoring meetings with the Harford County Housing Agency, which administers these programs. The result has been the movement of the Accessible Ramp Program to a new provider and more timely movement of program funds for the Home Rehabilitation and SELP programs. Continued close monitoring of these activities commitments and expenditures over the next year will assist us in making sure the programs are effective.

Status of CPD competitive grant programs

In Harford County, application for a HUD-202 project was made by St. John's Towers, Inc and an application for a HUD- 811 Project was made by Alliance, Inc. Harford County is partnering with The Shelter Group to submit for Community Legacy funds and federal low income housing tax credits through DHCD for the redevelopment of Washington Court. In participating HUD's Continuum of Care, Harford County applied for \$599,257.

Activities Falling Behind Schedule

Slow use of HOME funds through the Home Rehabilitation Loan Program and the Settlement Expense Loan Program (SELP), as well as lack of activity movement on the county's Accessible Ramp Program has led to monitoring meetings with the Harford County Housing Agency, which administers these programs. The result has been the movement of the Accessible Ramp Program to a new provider and more timely movement of program funds for the Home Rehabilitation and SELP programs. Continued close monitoring of these activities commitments and expenditures over the next year will assist us in making sure the programs are effective.

Status of Timely Disbursements

All disbursements by Harford County were timely in FY07 and were in compliance with HUD timeliness standards.

Status of Meeting Major Goals

Harford County's strategic plan was designed to ensure that results were measurable and easily tracked through a Table format, as demonstrated throughout this document. Indicators for results will be more measurable as we move further along; however, already Harford County has met all of its annual action plan goals, with the exception of receiving additional mainstream vouchers.

Adjustments or Improvements to Harford County's Strategies

Harford County has had to be proactive in meeting the needs of local human service providers who are struggling due to substantial state and federal budget cuts. Harford County continues to use its Service Provider Group, made up of personnel representing various populations, that meet monthly to address systematic issues and difficult to serve cases. The Department of Community Services holds an annual Faith-based Resource Fair in September where faith-based groups and advocates hear about the needs of the County, funding opportunities and services currently available to the low income.

Consultation Process (91.100)

Please see Consultation Process in Part 1, page 41

Federal Requirements for the Citizen Participation Plan

In accordance with Section 91.105 of the Department of Housing and Urban Development's (HUD) Proposed Rule for the Consolidated Submission for Community Planning and Development Programs, the Citizen Participation Plan must be designed to incorporate the following required elements.

Applicability to Harford County

Harford County is required to adopt a citizen participation plan outlining the manner in which it will encour-

age citizen's involvement in the development of the County's Consolidated Plan. Citizen participation is required because Harford County receives funds under HUD's Community Planning and Development Programs, which include Home. CDBG, and the Section 108 Loan Guarantee Programs. In addition, Harford County must have a HUD-approved Consolidated Plan as a prerequisite to receiving HUD funding under a number of programs.

Required Elements of Citizen Participation Plan

Harford County will encourage citizen participation, emphasizing the involvement of very low- and low-income persons, particularly those living in areas where CDBG Program funds are proposed to be used. The County intends to take whatever actions are appropriate to encourage participation of all its citizens, including minorities and non-English speaking persons, as well as persons with mobility, visual or hearing impairments.

Encouragement of Citizen Participation

Harford County will encourage its citizens to participate in the development of the Consolidated Plan, any amendments to the plan, and the performance report. The County will afford citizens, non-profit organizations and other interested parties the opportunity to provide written and oral comments during the development of the Consolidated Plan., and will afford citizens, non-profit organization and other interested parties the opportunity to submit written comments to any amendments to the plan and the performance report. The County will also afford these citizens, non-profit organizations and other interested parties the opportunity to participate in focus groups, small discussion groups, and forums, as well as public hearings throughout the process. The County will provide adequate advance notice of meetings, forums and public hearings through notices in weekly community newspapers. The County offers alternative format and disability related accommodations.

Information to be provided:

Amount of Assistance

Before Harford County adopts a Consolidated Plan, it will make available to citizens, public agencies and other interested parties, information including the estimated amount of funds the County expects to receive and the range of community development and affordable housing activities that may be undertaken, including the amount that will benefit very low- and low-income persons. This information will be included in the proposed Consolidated Plan along with information regarding the County's plan to minimize displacement of persons and to assist any person(s) displaced.

Consolidated Plan Publication

Harford County will publish a summary of the proposed Consolidated Plan for public comment in weekly community newspapers in general circulation. This summary will describe the contents and purposes of the Consolidated Plan and provide a list of libraries and government offices (See Attachment #1) where copies of the entire plan may be examined. Advertisements will be placed in weekly community newspapers notifying organizations and persons that the plan is available for public comment.

Notification of Citizens

Harford County will notify citizens of the availability of the final Consolidated Plan, as adopted, any amendments to the Plan, and the Consolidated Plan Performance Report by placing newspaper advertisements in weekly community newspapers. Advertisements will include the locations of libraries and government offices (See Attachment #1) where copies of the entire Consolidated Plan, any amendments to the Plan, and the Performance Report will be available to afford citizens an opportunity to examine the contents.

Public Comment Period

Harford County will provide a thirty (30) day period to receive comments from citizens on the Consolidated Plan, or amendments, and a fifteen (15) day period to receive comments on the annual performance reports prior to their submission to HUD. Copies of the Consolidated Plan, amendments, or performance reports will be distributed to all library locations and government office (See Attachment #1) and to any

person or organization submitting a written request to the Office of the Director of the Department of Community Services, 319 South Main Street, Bel Air, Maryland, 21014-3865.

Access to Records

Harford County will provide citizens, public agencies, and other interested parties reasonable and timely access to information and records relating to the County's Consolidated Plan and the County's use of assistance under the CDBG, HOME and the Section 108 Loan Guarantee Program.

Technical Assistance

Harford County will provide technical assistance to groups representative of persons of very low- or low-income that request such assistance to develop proposals for funding under any of the programs covered by the Consolidated Plan. Harford County will determine the level and type of technical assistance deemed appropriate. Groups may seek technical assistance by submitting a written request to the Office of the Director of the Department of Community Services, 319 South Main Street, Bel Air, Maryland 21014-3865.

PUBLIC HEARINGS

Number of Hearings to be conducted

Harford County will conduct three (3) public hearings per year. Each incorporated municipality will each conduct one (1) public hearing per year, to obtain citizens views on community development and affordable housing needs, the development and progress of proposed activities, and to review program performance. In order to obtain the views of citizens on housing and community development needs, including priority non-housing community development needs, at least one (1) hearing for the County and each incorporated municipality will be held prior to the submission of the Consolidated Plan to HUD.

Advance Notice of Public Hearings

Harford County will publish notices of the hearings in weekly community newspapers of general circulation that will provide the public with at least two (2) weeks notice of the hearing date, time and location, both for the County and each incorporated municipality. Sufficient information will be published about the subject of the hearing to permit informed comment.

Hearings Times and Locations

The hearing date, time, and location will be advertised in weekly community newspapers of general circulation. The County offers alternative format and disability related accommodations. The hearings will be held at a handicap-accessible site, both for the County and each incorporated municipality. In addition, TTY phone numbers will be placed in all advertisements so that hearing impaired individuals may call and request interpreters for the public hearing(s) they wish to attend.

Needs of Non-English Speaking Residents

Harford County does not anticipate a significant number of non-English speaking residents to attend its public hearings as only 3% of the County's population are Hispanic, Asian or a member of an ethnic group. However, should the need arise, the County will provide an interpreter. The County offers alternative format and disability related accommodations.

Comments and Complaints

Harford County will consider any comments or views of its citizens received in writing or orally at the public hearings, in preparing the Consolidated Plan, amendments to the plan, or performance reports. Harford County will attach to the final submission of the Consolidated Plan, amendments or performance report a summary of these comments or views, and a summary of any comments or views not accepted and the reasons why.

Criteria for Amendment to Plan

Harford County may amend its Consolidated Plan as the need arises. Any amendments to the Consolidated Plan will provide for a 30 day public comment period. Citizens will be provided with reasonable notice and an opportunity to comment on the proposed amendment.

Notice of the proposed amendment, a summary of its contents, and instructions on how to receive a copy and the final date for submission of written comments will be published in weekly community newspapers of general circulation. Copies of the proposed amendments will be made available at all locations of libraries and government offices (See Attachment #1). Harford County will consider all comments received and make them available to the public at the time the amendment is submitted to HUD. The amended plan will be submitted to HUD before Harford County will implement the changes contained therein.

The following criteria will be used to determine whether a change is substantial enough to warrant an amendment to the Consolidated Plan:

- Change in Activity - a proposed activity is changed to a new, different, or previously unidentified activity as allowed under the program rules and regulations.
- New Funding Allocation - a previously unidentified subrecipient or public agency will receive a new funding allocation to undertake an activity allowed under the program rules and regulations.
- Change in Activity Location - a new or different activity location has been identified different than an activity location that has been previously identified in the plan.
- Change in Funding Allocation - an identified activity requires an increase in funding which exceeds fifty (50) percent of the original funding allocation.
- Cancellation of a Funding Allocation - funding for a previously identified activity, program or project is canceled as originally stated in the plan.

Adoption of Citizen Participation Plan

Harford County will make the proposed Citizen Participation Plan available for public comment for a period of thirty (30) days. Copies of the Citizen Participation Plan will be distributed to all library locations and government offices (See Attachment #1). Copies will also be provided to any interested citizen or organization by contacting the Office of the Director of the Department of Community Services at (410) 638-3389. Upon completion of the thirty (30) day public comment period and review of all comments made during this time, the Citizen Participation Plan will be amended, where applicable, adopted and made public.

Use of the Citizen Participation Plan

Harford County will comply with and adhere to its adopted Citizen Participation Plan to the fullest extent possible.

ATTACHMENT #1**Harford County Library Locations:**

Aberdeen Branch
21 Franklin Street
Aberdeen, MD 21001

Bel Air Branch
100 E. Pennsylvania Avenue
Bel Air, MD 21014

Darlington Branch
1134 Main Street
Darlington, MD 21034

Edgewood Branch
2205 Hanson Road
Edgewood, MD 21040

Fallston Branch
1461 Fallston Road
Fallston, MD 21047

Jarrettsville Branch
3722 Norrisville Road
Jarrettsville, MD 21084

Havre de Grace Branch
120 N. Union Avenue
Havre de Grace, MD 21078

Joppa Branch
655 Town Center Drive
Joppa, MD 21085

Norrisville Branch
5327 Norrisville Road
White Hall, MD 21161

Whiteford Branch
2407 Whiteford Road
Whiteford, MD 21160

Abingdon Branch
2510 Tollgate Road
Abingdon, MD 21009

Government Offices:

Town of Bel Air
Town Hall
39 Hickory Avenue
Bel Air, MD 21014

City of Aberdeen
City Hall
60 North Parke Street
Aberdeen, MD 21001

City of Havre de Grace
City Hall
711 Pennington Avenue
Havre de Grace, MD 21078

Harford County Government
Department of Community Services
319 South Main Street
Bel Air, MD 21014

FY08 Action Plan

In FY2008, Harford County will provide \$1,123,300 in local funding to meet our community's public service needs. Community Development Block Grant (CDBG) will be used for specific projects benefiting the low-to-moderate income in our community. Home Investment Partnership (HOME) Program funds will be used to provide more affordable housing opportunities for the very low income and for first time homebuyers. American Downpayment Dream Funds (ADDI) will be used for loans to first-time income eligible homeowners. The Continuum of Care program that includes ESG, ETHS and HOPWA funds will be used for programs and support services that prevent homelessness throughout the county.

The FY2008 Annual Action Plan is in response to several priority needs identified through the county's needs assessment process; increasing housing opportunities, creating jobs and bringing services to residents residing in low-to-moderate income areas.

In addition to projects funded for this fiscal year, Community Development will undertake many initiatives to better coordinate services for our at-risk populations. Emphasis has been placed along the Route 40 corridor, where the majority of the County's low-to-moderate income population and the minority populations reside. These initiatives are described in this section.

Applications for Federal Assistance – Form 424

- Community Development Block Grant (CDBG) Program- Application for Federal Assistance.
Please see Appendix
- Home Investment Partnership (HOME) Program- Application for Federal Assistance.
Please see Appendix

Resources Available

Harford County anticipates utilizing the following federal, state and local resources to meet its consolidated plan goals.

FY2008 (FFY2007) Resources

Federal	
Community Development Block Grant	1,089,692.00
Prior year CDBG	95,543.00
HOME Investment Partnerships	497,850.00
CHDO Proceeds	6,667.00
ADDI	11,920.00
HOME Program Income	193,399.00
Emergency Shelter Grant	33,410.00
Transitional/Supportive Housing	442,793.00
Shelter plus Care	98,952.00
Emergency Food Assistance	25,000.00
CERT	15,000.00
State	
Homeless Services Program (ETHS/HPP)	63,032.00
Homeless Women's Crisis Shelter Program	66,944.00
Service-Linked Housing	33,484.00
Local	
HOME/ADDI Matching Funds	179,349.00
ESG Matching Funds	17,600.00
Grant-in-Aid Funds	1,123,300.00

TOTAL RESOURCES AVAILABLE**3,993,935.00****Other federal resources:**

Section 8 Funding and Low-Income Tax Credits (LIHTCs) are not applicable for Harford County. The Competitive McKinney-Vento Homeless Assistance Act Funds are shown in the table above under Federal resources - Transitional/Supportive Housing.

Matching Requirements for Resources

The following resources require a match. The amount of the match is provided below. Harford County will provide a cash match to these programs. Please see program specific sections for more detailed information on each match requirement.

Federal

<u>Grant</u>	<u>Cash Match</u>
HOME	\$179,349
ESG	\$ 17,600

Fostering and Maintaining Affordable Housing 91.220(g)

Harford County will undertake several activities this year to increase access to affordable housing and to maintain its existing affordable housing stock by:

- Promoting fair housing and equal opportunity in housing
- Providing opportunities for economic self-sufficiency and skill development needed to empower the low to moderate income.
- Promoting homeownership to first-time, income-eligible homebuyers. Incentives will be offered within designated revitalization areas.
- Promoting the rehabilitation and maintenance of existing housing stock.
- Promoting the increase in access to rental units for low –income seniors and families with disabilities.

Table 3B

Annual Number	Annual Number Expected Units To Be Com- pleted	Resources used during the period			
	Resources used during the period	CDBG	HOME	ESG	HOPWA
ANNUAL AFFORDABLE HOUSING GOALS (SEC. 215)					
Homeless households		X		X	X
Non-homeless households		X		X	X
Special needs households		X			
ANNUAL AFFORDABLE RENTAL HOUSING GOALS (SEC. 215)					
Acquisition of existing units					
Production of new units	100				
Rehabilitation of existing units	100		X		
Rental Assistance	35		X		X
Total Sec. 215 Affordable Rental	235				
ANNUAL AFFORDABLE OWNER HOUSING GOALS (SEC. 215)					
Acquisition of existing units	2		X		

Production of new units	5		X		
Rehabilitation of existing units	25	X	X		
Homebuyer Assistance	12		X		X
Total Sec. 215 Affordable Owner	44				
ANNUAL AFFORDABLE HOUSING GOALS (SEC. 215)					
Acquisition of existing units	2				
Production of new units	105				
Rehabilitation of existing units	125				
Homebuyer Assistance	12		X		X
Total Sec. 215 Affordable Housing	244	X	X		
ANNUAL HOUSING GOALS					
Annual Rental Housing Goal	235		X		
Annual Owner Housing Goal	44	X	X		
Total Annual Housing Goal	279				

1. Homeownership Education, Counseling and Programs for First-time Home Buyers

- **Settlement Expense Loan Program (SELP)**

Harford County's Housing Agency will continue to utilize County Match funds to provide up to \$10,000 in closing cost assistance to income-eligible first-time homebuyers in Harford County. Homeownership education and counseling services are provided by both the Housing Agency and a local non-profit.

- **Mortgage Program**

Harford County will allocate its annual mortgage revenue bond authority for below market interest mortgages for first time homebuyers located along the Route 40 corridor. Harford County will sell approximately \$6.3 million in bonds to fund the Mortgage Program.

- **American Dream Down Payment Initiative (ADDI)**

ADDI provides down payment assistance to low-income families who are first-time homebuyers for the purchase of single family housing within the HOME Investment Partnership program. Harford County received the following ADDI funds:

FFY2003	\$35,501
FFY2004	\$41,892
FFY2005	\$23,888
FFY2006	\$11,920
FFY2007	\$11,920

Planned use of ADDI funds: Harford County has structured the ADDI program similar to the Settlement Expense Loan Program (SELP) the county currently operates through the Harford County Housing Agency. ADDI funds will be used for closing cost assistance to income eligible first-time homebuyers in Harford County.

Targeted Outreach: Through the county's Housing Agency- outreach to resident's and tenants of public housing as well as manufactured housing county-wide will be targeted to educating and awareness of the ADDI program to provide down payment assistance to such resident's, tenants and families.

Family Suitability for homeownership: Individuals and families receiving ADDI funds for down payment assistance will also be required to complete homeownership education and counseling services provided by the Harford County Housing Agency.

- **Section 8 Homeownership Program**

The Harford County Housing Agency will continue to pilot a new Section 8 homeownership program allowing certain recipients use Section 8 certificates or vouchers to purchase their own home. Prospective first-time homebuyers utilizing this program will receive homebuyer counseling and education in preparation of becoming homeowners.

- **Housing for the Disabled**

Harford County, through the Commission on Disabilities, will provide education and outreach on the state-funded homeownership for individuals with disabilities program under the Maryland Home Financing Program. This program will provide an opportunity to increase homeownership in the disability community.

- **Fair Housing Initiative**

Harford County will continue to provide education and outreach on fair housing through multiple entities: the Housing Agency, Office of Human Relations, the Disabilities Coordinator and its selected fair housing service provider. Through this selected provider the county will continue to respond to complaints and inquiries with regard to discrimination in housing. The fair housing service provider will continue to work with professional associations of the real estate, property management and building industries to provide fair housing training and technical assistance to avert potential enforcement actions. The county will also continue to offer training in fair housing law to local realtors.

Harford County is currently encouraging a regional review of the Analysis to Impediments to Fair Housing. Together with Baltimore County, Baltimore City, Howard County and Anne Arundel County, Harford County advocates for the regional group to work on developing action items to address impediments to fair housing in regards to home sales, rental practices, mortgage lending, homeowner insurance, and sales of homeowners insurance. While this regional effort is still in the planning stages, Harford County has moved forward with Phase I of a local analysis of impediments. More details of the activity are described in Section -Furthering Fair Housing.

2. Housing Rehabilitation

- **HOME Rehabilitation Loan Program (HRLP)**

Harford County continues to offer rehabilitation loans to income-eligible homeowners. Over the next year, the county will continue to utilize HOME funds for this program.

- **State of Maryland Housing and Community Development Programs**

The Housing Agency will continue to administer a variety of state-funded programs for the rehabilitation of low-to-moderate income housing. These programs include the Maryland Housing Rehabilitation Program (MHRP), the Indoor Plumbing Program (IPP) and the Residential Lead Paint Abatement Program (RELAP). This diverse array of housing programs will continue to provide additional resources for maintaining homeownership for Harford County citizens.

- **Rebuilding Together Inc.**

Rebuilding Together Inc., a local nonprofit organization, will provide emergency rehabilitation services to owner-occupied homes in Harford County during FY08. Rebuilding Together provides moderate rehabilitation services to owner-occupied, income-eligible homeowners. All work is completed by volunteer teams.

- **Commission on Disabilities Accessible Ramp Program**

The Commission on Disabilities working with Rebuilding Together, Inc. will continue its new accessible ramp program in FY08. Utilizing CDBG funds, the commission will provide funding for up to ten (10) ramps to income-eligible households in need of accessible ramps. The program will be carried out by the Harford County Housing Agency on behalf of the Commission on Disabilities.

3. Multifamily Housing Initiatives

- **Aging & Substandard Multifamily Housing Units**

The county will continue to work to stabilize multifamily properties that are deemed substandard and unsafe through strict livability and code enforcement. The county will pursue discussions at both the state and federal levels about the need for more tools and resources to deal with issues specific to multifamily communities.

- **Multifamily Rehabilitation**

The county will continue to participate in the State of Maryland's Lead Hazard Reduction Program and Rental Rehabilitation Program to improve the existing multifamily housing stock and reduce lead hazards found to be present.

- **Housing for the Elderly**

Harford County will continue to work with developers on affordable housing for its elderly citizens. The county will continue to provide financial assistance to encourage the development of this type of housing.

- **Affordable Rental Housing**

Harford County will continue to work with developers on affordable housing for its citizens. The county will continue to provide financial assistance to encourage the development of this type of housing. Additionally, Harford County will continue the implementation of its tenant based rental assistance (TBRA) program for up to 35 low income households. TBRA assistance will be targeted to families that agree to participate in case management programs with authorized providers. Preference will be given to victims of domestic violence (3), mentally disabled chronically homeless individuals (5), and families on the Section 8 waiting list (27).

4. Community Housing Development Organizations (CHDOs)

Harford County will support and encourage technical assistance training for its CHDOs through the local HUD field office's contract with ICF.

- **Harford Habitat for Humanity, Inc.**

Harford Habitat for Humanity, Inc. will target the acquisition and rehabilitation of properties in low to moderate income areas as well as minority concentrated areas of Aberdeen and Havre de Grace.

- **Inner County Outreach**

Inner County Outreach, will utilized their CHDO and CHDO proceed funds to acquire properties and/ or infill lots to rehab or construct new single family homes for 1st time income eligible homebuyers.

Barriers to Affordable Housing/Analysis of Impediments to Fair Housing Choice 91.220(j)

Based on results of the housing market analysis and the identification of housing needs in Harford County, the following barriers to affordable housing have been identified. The specific housing objectives identified in this plan will work toward reducing and removing these barriers over the consolidated plan period.

Homeownership - Acquisition

- Lack of knowledge about the home buying process by first time homebuyers
- Predatory lending
- Credit issues remain a major obstacle for low-to-moderate income families achieving homeownership

- Lack of cash down payment for the purchase of a home
- Need for below market interest rate mortgages to expand options for low-to-moderate income homebuyers
- Limited supply of affordable housing for homeownership
- Lack of elderly housing that is affordable to seniors earning 50% or less than median income
- Cost of land and/or cost of infrastructure (water & sewer, roads) to selected sites
- Perception of overcrowded schools has created a demand to slow housing growth in the county
- Environmental problems associated with selected sites

Homeownership – Rehabilitation

- Lack of awareness of existing rehabilitation programs
- New federal requirements make lead hazard reduction expensive for low-to-moderate income households in need of repair and rehabilitation
- Maintaining and improving the existing housing stock by enforcing maintenance codes to prevent properties and units from deteriorating and contributing to overall neighborhood neglect.
- Develop standards for housing stock that promote adaptive reuse alternatives.

Rental Housing

- Lack of affordable rental housing meeting the needs of the elderly, disabled and extremely low-income households
- Lack of awareness of fair housing laws for persons with special needs by rental community
- Limited financial resources for repair and renovation of aging multifamily rental properties serving the low-to-moderate income
- Cost of land and/or cost of infrastructure (water & sewer, roads) to selected sites
- Perception of overcrowded schools has created a demand to slow housing growth in the county
- Environmental problems associated with selected sites
- Support services such as case management, credit counseling, and finance management are needed to be able to help the low-income be successful at rental housing.

Analysis of Impediments to Fair Housing Choice

An important component to the discussion of barriers to affordable housing is also the analysis of impediments to housing choice. Impediments to fair housing choice may be acts that violate a law or acts or conditions that do not violate a law but preclude people with varying incomes from having equal access to decent, safe, and affordable housing. Fair housing choice is the ability of people with similar incomes to have similar access to housing. The Federal Fair Housing Act (enacted in 1968 and amended in 1974 & 1988) state it is unlawful for a person to discriminate on the basis of race, color, sex, religion, national origin, handicap or familial status. The Act prohibits discrimination against one of these protected classes in all residential housing, including residential sales, advertising, and lending and insurance practices.

In accordance with Public Act 90-284, the Fair Housing Act, Section 808(e)(5) of the law mandates HUD administer all programs and activities related to housing and community development in a manner to affirmatively further the policies of the Fair Housing Act which includes prohibiting discrimination in the sale, rental, financing, or other services related to housing, on the basis of race, color, religion, sex, disability, familial status or national origin.

Impediments to fair housing choice are defined by HUD to be:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices.
- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin.
- Any actions or omissions that constitute violation, or potential violations, of the Fair Housing Act.
- Any Actions or omissions that have the effect of restricting housing opportunities on the basis of race, color, religion, sex, disability, familial status, or national origin; and,
- Any actions or omissions that is counterproductive to fair housing choice.

The following are areas that have been traditionally identified as impediments to fair housing choice in the U.S.:

- Public and Assisted Housing
- Sales and Rental Practices

- Mortgage Lending Practices
- Homeowners' Insurance
- Affordable Housing
- Transportation
- Zoning and Land use Policies
- Hate/Bias Crimes
- Fair Housing Choice for Persons with Disabilities
- Discrimination Against Families with Children

Harford County Local Actions

1. Internal Analysis of Fair Housing Plan

Harford County, as an entitlement, has undertaken an internal analysis of its Fair Housing Plan to identify impediments and document appropriate actions to overcome the effect of any impediments identified through the analysis. As suggested in the Fair Housing Planning Guide, Harford County undertook its most recent analysis while it developed this consolidated plan.

This analysis included a comprehensive review of demographic, income, and housing information. Analysis and mapping of the data was undertaken and then trended to 2010. This information and analysis was used during all public needs hearings and informational sessions. Whenever, possible charts and maps were used to show correlations and/or disparities in access to services, employment, transit and housing. A housing needs analysis was a component of this presentation. All of this information is included within this consolidated plan. Additionally, the following items were used in this fair housing analysis:

- Public policies, practices, and procedures involving housing and housing-related activities
- Zoning and land use policies, tax assessment/abatement practices
- The nature and extent of fair housing complaints/suits or other data that may evidence Harford County's achievement in fair housing choice
- Demographic patterns
- Home Mortgage Disclosure Act (HMDA) data
- Results of testing
- Results of Fair Housing Initiative Program (FHIP) grants
- Patterns of occupancy in Section 8, Public and Assisted Housing

2. Barriers to Housing / Analysis of Impediments to Fair Housing

Harford County's identification of barriers to affordable housing through its consolidated planning process, combined with the review of components of its Fair Housing Plan, have led to the identification of three (3) major action areas to address fair housing needs. These action areas are as follows:

Barriers - Cost of Affordable Housing

- Lack of knowledge about the home buying process by first time homebuyers
Action: Fund homebuyer counseling programs, promote and fund first time homebuyer down payment programs
- Credit issues remain a major obstacle for low-to-moderate income families achieving homeownership
Action: Promote credit and homebuyer counseling programs
- Lack of cash down payment for the purchase of a home
Action: Fund first time homebuyer down payment programs
- Need for below market interest rate mortgages to expand options for low-to-moderate income homebuyers
Action: Advocate and promote state home buying programs offering special mortgage products

- Lack of awareness of existing rehabilitation programs
Action: Developing marketing materials and promote rehabilitation programs funded by Harford County
- New federal requirements make lead hazard reduction expensive for low-to-moderate income households in need of repair and rehabilitation
Action: Work with state for funding of rehabilitation projects containing lead based paint. Educate homebuyers and homeowners on dangers of lead paint.
- Limited financial resources for repair and renovation of aging multifamily rental properties serving the low-to-moderate income
Action: Fund rehabilitation and emergency repair programs
- Cost of land and/or cost of infrastructure (water & sewer, roads) to selected sites
Action: Provide subsidy assistance to developers of affordable housing. Provide funding for activities that build/rehabilitate infrastructure.
- Support services such as case management, credit counseling, and finance management are needed to be able to help the low-income be successful at rental housing.
Action: Fund human service providers for case management services. Fund supportive housing programs and tenant based rental assistance programs that combine units with case management services.

Barriers - Availability of Affordable Housing

- Limited supply of affordable housing for homeownership
Action: Fund first time homebuyer down payment programs. Provide subsidy assistance to developers of affordable housing.
- Lack of elderly housing that is affordable to seniors earning 50% or less than median income
Action: Provide subsidy assistance to developers of affordable elderly housing.
- Cost of land and/or cost of infrastructure (water & sewer, roads) to selected sites
Action: Provide subsidy assistance to developers of affordable housing. Provide funding for activities that build/rehabilitate infrastructure.
- Environmental problems associated with selected sites
Action: Provide environmental reviews on all HUD funded land activities. Provide subsidy assistance to developers of affordable housing.
- Maintaining and improving the existing housing stock by enforcing maintenance codes to prevent properties and units from deteriorating and contributing to overall neighborhood neglect.
Action: Promote livability code for rental units. Develop landlord code enforcement program. Fund rehabilitation programs for low income homeowners.
- Develop standards for housing stock that promote adaptive reuse alternatives.
Action: Promote visitability and other programs that increase the number of accessible units. Fund ADA accessibility rehabilitation programs.
- Lack of affordable rental housing meeting the needs of the elderly, disabled and extremely low-income households
Action: Provide subsidy assistance to developers of affordable housing. Provide funding for activities that build/rehabilitate infrastructure and create more accessible units.

Barriers - Opposition/Discrimination to Affordable Housing

- Predatory lending
Action: Fund credit and homebuyer counseling programs. Provide training courses on predatory lending to non profit community.

- Perception of overcrowded schools has created a demand to slow housing growth in the county
Action: Educate and empower neighborhoods on the importance of decent, safe and affordable housing in communities. Work with Regional Fair Housing Work Group to develop more regional solutions.
- Lack of awareness of fair housing laws for persons with special needs by rental community
Action: Fund fair housing education and outreach programs.

Homeless and Other Special Needs Activities 91.220(i)

Please see Homeless and Other Special Needs in Part 1 Section, page 80.

Public Housing (91.220 (h))

Please see Public Housing Strategy in Strategic Plan, page 141.

Other Actions 91.220(k)

Meeting Underserved Needs

Harford County's underserved needs have been identified in the Table IC for each population. Please see Special Needs – Non Homeless Section in the Strategic Plan, Page 117.

Reducing the Number of Persons Below the Poverty Line

Please see Anti-Poverty Strategy section in Strategic Plan, page 135 to see how Harford County works to reduce the number of persons below the poverty level.

Fostering Public Housing Improvements

Please see Public Housing Strategy in Strategic Plan, page 141.

Developing Institutional Structures & Enhancing Coordination

To enhance coordination between public and private housing and social service agencies, Harford County Department of Community Services holds regular service provider meetings. Attended by the Department of Social Services, CORE Services Agency, the Housing Agency, and various nonprofits, the meetings focus on coordination issues of immediate “difficult to serve” cases. Gaps in the delivery of service and transition from one provider to another are identified and corrected. When necessary, new policies and procedures are enacted to better serve the low to moderate income. These meetings will continue throughout FY08.

Neighborhood Revitalization Strategy Areas

Harford County has designated the Route 40 Bay Corridor and the Edgewood Community as revitalization strategy areas for its jurisdiction. The County has not submitted this strategy to HUD for approval as a HUD revitalization area. The County has determined through updated census information the Edgewood area does not meet the initial threshold requirements. Revitalization efforts will continue with the use of federal, state and local funding. Please see the Edgewood Revitalization Strategy section of this plan for further details.

Metropolitan/Regional Connections

Harford County has made a clear connection that the success of its communities and neighborhoods is linked to the success of the larger Baltimore metropolitan region. The county has developed strong partnerships with its neighboring counties of Cecil and Baltimore. Partnerships also exist with Baltimore City, Howard, Carroll, Anne Arundel and Frederick counties. Workforce development, reverse commute, fair housing, regional equity, the development of performance outcomes and many other joint endeavors with these counties shows our ability and desire to work collaboratively on regional issues. Harford County also partners through the Baltimore Metropolitan Council on transportation, economic development, fair housing and planning issues that impact not only our county but the region as well. Most recently, Harford County has partnered with Baltimore County to jointly train our CHDO organizations to become more effective housing developers. It has also led a regional effort to develop performance measures for entitlements of the Baltimore Field Office area.

Community Development Block Grant (CDBG) Program

Specific Requirements 91.220 (i)

FY08 CDBG Allocation	\$1,089,692
Reprogrammed CDBG Funds	<u>\$ 95,543</u>
Estimated CDBG Resources	\$1,185,235

Are any "float-funded" activities identified?	Yes	No X
Are any "urgent needs" activities identified?	Yes	No X

Harford County will receive \$1,089,692 in Community Development Block Grant (CDBG) Program funds for Fiscal Year 2008. The county will also use reprogrammed funding from previous years to carry out FY07 activities. A description of the activities planned for these funds is located in this section. All activities meet a national objective, can be measured through a HUD approved outcome and are eligible under HUD statutory requirements.

- Harford County does not expect to receive any program income before the start of the next program year.
- Harford County does not have any surplus from urban renewal grants.
- There are no "float funded" activities identified in this action plan; and
- There are no "urgent needs" activities identified in this action plan.

(91.220(I)(1)(iv)): Estimated amount of CDBG funds that will be used for activities that benefit persons of low and moderate income:

The estimated amount of FY08 CDBG funds that could be used for activities that benefit persons of low to moderate income is \$332,297.

Home Partnership Investment (HOME) Program

Program Specific Requirements

FY08 HOME Allocation	\$497,850
HOME program income	\$193,399
County Match	\$179,349
CHDO Proceeds	\$ 6,667
ADDI funds	<u>\$ 11,920</u>
Estimated HOME Resources	\$877,265

Harford County will receive \$497,850 in Home Investment Partnership (HOME) Program funds for Fiscal Year 2008. A description of the activities planned for these funds is located in this section. All activities meet HOME Final Rule statutory requirements at 92.205(a) eligible activities and 92.205(b) forms of assistance.

HOME – Forms of Assistance 92.205(b)

Projects in Action Plan	HOME	Form Of Assistance
American Downpayment Dream Funds	11,920	Loan for down payment assistance to income-eligible first-time home-buyer
CHDO- Harford Habitat for Humanity	200,000	Grant to developer
CHDO- Inner County Outreach	187,500	Grant to developer
HOME Rehabilitation Loan Program	269,631	Rehabilitation loan to income-eligible homeowners
Tenant Based Rental Assistance	94,000	Monies for rental assistance hat would target victims of domestic violence, mentally disabled individuals and households currently on the Section 8 waiting list who agree to participate in an authorized case management program

- **American Dream Downpayment Initiative (ADDI)**

ADDI provides down payment assistance to low-income families who are first-time homebuyers for the purchase of single family housing within the HOME Investment Partnership program. Harford County received the following ADDI funds:

FFY2003	\$35,501
FFY2004	\$41,892
FFY2005	\$23,888
FFY2006	\$11,920
FFY2007	\$11,920

Planned use of ADDI funds: Harford County has structured the ADDI program similar to the Settlement Expense Loan Program (SELP) the county currently operates through the Harford County Housing Agency. ADDI funds will be used for closing cost assistance to income eligible first-time homebuyers in Harford County.

Targeted Outreach: Through the county's Housing Agency- outreach to resident's and tenants of public housing as well as manufactured housing county-wide will be targeted to educating and awareness of the ADDI program to provide down payment assistance to such resident's, tenants and families.

Family Suitability for homeownership: Individuals and families receiving ADDI funds for down payment assistance will also be required to complete homeownership education and counseling services provided by the Harford County Housing Agency.

Resale/Recapture Guidelines (92.254)

Buyer of homes assisted with HOME Program funds will be required to agree to repayment requirements. These provisions will be outlines in a Note and a Deed of Trust recorded within the Land Records of Harford County.

The loan is non-interest bearing and repayment is deferred. The homebuyers will be required to pay the full amount of the HOME Program funds invested in the housing, coupled with the cost of the counseling, education, and home inspection services received, should they cease to occupy the homes as their principle residence, or if they sell or refinance the home for any purpose other than to lower the monthly payments. A borrower may request forgiveness of some or all of the debt in the event the net proceeds of the sale of the home are insufficient to cover the full amount of the indebtedness.

Refinancing guidelines (92.206)

Harford County does not plan to use HOME funds to refinance the existing debt secured by multifamily housing that has been rehabilitated with HOME funds.

Homeownership Assistance (92.508(a)(2)(vii))

When HOME funds are used for acquisition, with or without rehabilitation, the following affordability requirements must be met:

1. The housing must be single-family housing (1-4 family residence, condominium unit, cooperative unit, combination manufactured home and lot, or manufactured home lot).
2. The housing must be modest
 - a. In the acquisition of newly constructed housing and existing housing, the housing has a purchase price for the type of single-family housing that does not exceed 95% of median purchase price for the area. To ensure housing meets this standard, the following should occur.
 - i. An appraisal of the property should be reviewed and approved by Harford County personnel prior to acquisition.
 - ii. After the property is sold to an income eligible homebuyer, the assessed value of the housing is compared to the Single Family Mortgage Limits under Section 203(b) of the National Housing Act.
3. The County will determine 95% of the median area purchase price for a jurisdictional area by conducting a market analysis approved by HUD as described in 92.254(a)(2)(iii).

Federal Program Match Requirements

In accordance with federal program requirements, a local match of non-federal resources is required for the HOME Program. The match requirements for the HOME Program are 25% of each annual allocation from non-federal sources to be expended on the development of affordable and supportive housing. For the program beginning July 1, 2007, Harford County's match requirement is \$137,727.84, calculated in accordance with 24 CFR 92.218, as amended.

FY08 Match Calculation

HOME Appropriation	497,850.00
Admin. Cost (10%)	- <u>49,785.00</u>
	448,065.00
 FY07 Proceeds/Program Income	 + <u>200,066.00</u>
Available for Projects/Activities	648,131.00
 CHDO Allocation (15%)	 - <u>97,219.65</u>
Total HOME Funds for Activities	550,911.35
 Match Contribution (25%)	 + <u>137,727.84</u>
Total Funds for Housing Activities	688,639.19

Leveraging Private and Non-Federal Funds

To leverage additional dollars from non-federal sources, Harford County works with the Maryland Department of Housing and Community Development, the state's housing finance agency, to provide local funding and support for state-funded projects within the county. In addition, the County's program to provide assistance to first-time home-buyers works in tandem with state mortgage loans. The County has also reached out to local banks and lending institutions to expand community reinvestment activities. Harford County, due to limited federal resources, will only support projects where there is owner equity, a commitment of private investment, or other public financing.

Affirmative Marketing Plan

The Department of Community Services, Community Development Division, reviews the plans and specifications for all new construction and rehabilitation rental projects and construction loans for single family for sale housing to assure compliance with the design requirements imposed by the Fair Housing Act.

For all loans, Community Development ensures sponsors are aware of federal Fair Housing and Affirmative Fair Marketing requirements and that the requirements are incorporated for the project. Procedures for Fair Housing and Affirmative Fair Marketing are as follows:

- During loan processing, each sponsor must submit to Community Development a management and marketing plan which addresses marketing of the units. The plan is reviewed for housing management to ensure it does not violate federal fair housing and affirmative marketing requirements.
- The closing documents for each loan include an Assurance of Compliance with EO and Civil Rights Requirements. The document obligates the mortgagor to assure that it will take measures necessary to ensure compliance with
 - Title VI of the 1984 Civil Rights Act
 - Title VII of the 1964 Civil Rights Act
 - Title VIII of the Civil Rights Act of 1968
 - The Governor's Code of Fair Practices
 - Article 49B of the Annotated Code of Maryland which prohibits discrimination in employment and residential housing practices.
 - HUD's equal opportunity and minority business requirements
 - HUD's relocation requirements

The Department of Community Services, Community Development Division, has established procedures for federally funded rental and homebuyer projects containing five (5) or more HOME-assisted units. The procedures are intended to further the objective of title VIII of the Civil Rights Act of 1968, Executive Order 11063, and State and local fair housing laws. The public, owners and potential tenants are informed of the Affirmative Marketing policy through the following methods:

- All advertising of the project must display the equal opportunity logo/slogan;
- Informational brochures and application packages for the project contain statements of the Affirmative Marketing Policy;
- Tenants residing in units to be rehabilitated with program funds are advised of their rights under the Fair Housing laws.

Community Development also requires the owner who receives the funding to take an active role in promoting non-discrimination. During the affordability period of the project, Community Development will annually assess the success of affirmative marketing actions by reviewing owner reports and records. Community Development will initiate corrective actions appropriate to the assessment results, which may include repayment of HOME funds. Each owner/borrower must:

- use the equal opportunity logo/slogan in all advertisements,
- take steps to solicit applications from persons least likely to apply for the units without special outreach (e.g. use of community organizations, places of worship, employment centers, housing counseling agencies), and
- maintain records of affirmative marketing efforts and results.

Proposed FY08 CDBG, HOME & ADDI Activities

	CDBG	HOME	ADDI	Total
FFY2007 Allocation	\$1,089,692	\$497,850	\$11,920	\$1,599,462
Prior Years CDBG	\$95,543			\$95,543
HOME Pgm Income		\$193,399		\$193,399
CHDO Proceeds		\$6,667		\$6,667
County Match		\$179,349		\$179,349
Total	\$1,185,235	\$877,265	\$11,920	\$2,074,420

FY08 Projects	Prior Years Balances	CDBG	HOME	ADDI	Match	Total
Housing for Low-Moderate Households (LMH)						
American Dream Downpymt	2,550			\$11,920		\$11,920
Home Rehabilitation Loan Program	818,974		\$215,631		\$54,000	\$269,631
Inner County Outreach	156,203		\$150,000		\$37,500	\$187,500
Harford Habitat for Humanity	62,689		\$200,000			\$200,000
TBRA Program	146,496		\$70,500		\$23,500	\$94,000
Homecoming	0				\$19,349	\$19,349
TBRA Case Management	0	\$25,000				\$25,000
Limited Clientele Benefit Activities (LMC)						
Homeless Case Management	0	\$12,000			\$38,000	\$50,000
Welcome One Emergency Shelter	0	\$60,000				\$60,000
Rebuilding Together	83,988	\$13,000			\$7,000	\$20,000
Low-Mod Area Benefit (LMA)						
Chapel Road Sports Complex	0	\$350,000				\$350,000
Edgewood Creative Playground	0	\$50,000				\$50,000
Spot Slum & Blight (SBS)						
Washington Court	0	\$235,000				\$235,000
Planning & Admin Activities						
Fair Housing Services	9,605	\$20,000				\$20,000
CDBG Administration		\$197,938				\$197,938
HOME Admin- Comm Services	232,281		\$4,785			\$4,785
HOME Admin - Housing	0		\$45,000			\$45,000
CHDO Operating - Inner County	0		\$12,000			\$12,000
Municipalities						
City of Aberdeen	442,214	\$103,813				\$103,813
Town of Bel Air	44,199	\$42,681				\$42,681
City of Havre de Grace	136,345	\$75,803				\$75,803
Total	2,135,544	\$1,185,235	\$697,916	\$11,920	\$179,349	\$2,074,420

Housing for Low to Moderate Households (LMH)

American Downpayment Dream Funds (ADDI)

\$11,920

Funds will be provided to the County's Housing Agency to be used for down-payment assistance for low-income, first-time homebuyers. This project is added funding for the continuation of this program.

National Objective:	24 CFR Part 92	HOME Final Rule
Eligible Activity:	92.205(a)(1)	Assistance to Homebuyer
Location:	County-wide	

Outcome: Affordability
 Objective: Decent Housing
 Affordability for the purpose of providing Decent Affordable Housing

Inner County Outreach, Inc.

\$187,500

Inner County Outreach will utilize HOME CHDO proceeds funds to undertake a purchase & rehabilitation home-buyer project in Harford County. This activity will be carried out as part of the CHDO-set-aside.

National Objective:	24 CFR Part 92	HOME Final Rule
Eligible Activity:	92.300	CHDO Set-Aside
Location:		County-wide

Outcome: Affordability
 Objective: Decent Housing
 Affordability for the purpose of providing Decent Affordable Housing

Harford Habitat for Humanity, Inc.

\$200,000

Harford Habitat for Humanity, Inc. will utilize HOME funds to provide affordable housing in Harford County. This activity will be carried out as a part of the CHDO set-aside. Habitat for Humanity will use their CHDO funds to create housing units for income-eligible first-time homebuyers.

National Objective:	24 CFR Part 92	HOME Final Rule
Eligible Activity:	92.300	CHDO Set-Aside
Location:		County-wide

Outcome: Affordability
 Objective: Decent Housing
 Affordability for the purpose of providing Decent Affordable Housing

Homeowner Rehabilitation Loan Program

\$269,631

Harford County Housing Agency provides rehabilitation funds to income-eligible homeowners.

National Objective:	24 CFR Part 92	HOME Final Rule
Eligible Activity:	92.205(a)(1)	Rehabilitation
Location:		County-wide

Outcome: Sustainability
 Objective: Suitable Living Environment
 Sustainability for the purpose of creating Suitable Living Environment

Targeted TBRA Program

\$94,000

Harford County will utilize HOME funds to implement a tenant-based rental assistance program that would target victims of domestic violence, mentally disabled individuals and households currently on the Section 8 waiting list who agree to participate in an authorized case management program.

National Objective: 24 CFR Part 92 HOME Final Rule
 Eligible Activity: 92.205(a)(1) Rental Housing
 Location: County-wide

Outcome: Affordability
 Objective: Decent Housing
 Affordability for the purpose of providing Decent Affordable Housing

Homecoming \$19,349

CDBG funds will be used by Homecoming Inc., a non-profit organization that is a residential transitional facility for poverty-level women recovering from drug and alcohol addiction. The funds will be used for a subsurface drainage system to alleviate flooding and mold problems in the basement of the facility.

National Objective: 570.208(a)(3) Low/mod housing
 Eligible Activity: 570.202(b)(6)
 Connection of residential structures to water distribution lines or local sewer collection lines.
 Location: 502 Tollgate Road, Bel Air, MD 21014

Outcome: Sustainability
 Objective: Decent Housing
 Sustainability for the purpose of providing Decent Housing

TBRA Case Management \$25,000

Inner County Outreach will utilize CDBG funds as a housing service activity to provide case management for the TBRA clients in the TBRA program.

National Objective: 570.208(a)(3) Low/mod housing
 Eligible Activity: 570.201(k) Housing Services
 Location: County-wide

Outcome: Affordability
 Objective: Decent Housing
 Affordability for the purpose of providing Decent Affordable Housing

Limited Clientele Benefit Activities (LMC)

Homeless Case Management \$50,000

This public service activity will provide case management services for homeless individuals who are accessing emergency shelter facilities. The case manager will work with personnel from the various shelter providers, the health department, mental health and addictions case managers, and social services staff to meet the needs of Harford County's homeless.

National Objective: 570.208(a)(2) Limited Clientele Benefit
 Eligible Activity: 570.201(e) Public Services - Homeless
 Location: 2 South Bond St., Bel Air, MD

Outcome: Availability/ Accessibility
 Objective: Suitable living environment
 Availability/ Accessibility for the purpose of creating a Suitable Living Environment

Welcome One Emergency Shelter**\$60,000**

This project provides a Public Service Activity for the operations of a homeless shelter located in a county-owned building.

National Objective: 570.208(a)(2)	Limited Clientele benefit
Eligible Activity: 570.201(e)	Public Services- Homeless
Location:	Census tract 3017.01, 1221 Brass Mill Road, Riverside, MD

Outcome: Availability/ Accessibility
 Objective: Suitable Living Environment
 Availability/Accessibility for the purpose of creating a Suitable Living Environment

Rebuilding Together**\$13,000**

Rebuilding Together, a non-profit that preserves and revitalizes homes for low-income homeowners; particularly the elderly, disabled and families with children will be utilizing CDBG funding for a coordinator position to build capacity for their program.

National Objective: 570.208(a)(3)	Low/Mod Housing
Eligible Activity: 570.201(e)(1)	Public service
Location:	County-wide

Outcome: Availability/ Accessibility
 Objective: Decent Housing
 Availability / Accessibility for the purpose of creating Decent Housing

Low-to-Moderate Area Benefit Activities**Chapel Road Sports Complex****\$350,000**

This project will utilized CDBG funds for the creation of a sports complex in the Havre de Grace Area.

National Objective: 570.208(a)(1)	Low/Mod Area Benefit
Eligible Activity: 570.201 (c)	Public facilities (neighborhood park)
Location:	Havre de Grace, MD, Census Tracts 3061,3062, 3063, 3064

Outcome: Availability
 Objective: Suitable Living Environment
 Availability for the purpose of creating a Suitable Living Environment

Edgewood Creative Playground**\$50,000**

This project will utilized CDBG funds for the engineering, architectural and design study of a creative playground for the Edgewood Community.

National Objective: 570.208(a)(1)	Low/Mod Are Benefit
Eligible Activity: 570.201(c)	Public facilities (neighborhood playground)
Location:	Edgewood, MD, Census Tract 3016.01

Outcome: Availability
 Objective: Suitable Living Environment

Availability for the purpose of creating a Suitable Living Environment

Spot Slum & Blight Activities (SBS)

Washington Court Repayment **\$235,000**

Harford County will make payment on the Section 108 loan obtained for the acquisition and redevelopment of Washington Court.

Through the award of \$3.5M in Section 108 loan funds, Harford County acquired the Washington Court site and will build an access road. This project has substantially amended the national objective to resolve spot blight issues in the Edgewood community and to benefit the Route 40 service corridor area. Based upon this amendment, Harford County will issue a Request for Proposal in late FY05 and complete the procurement process in FY06.

National Objective: 570.208(b)(2)	Spot Slum & Blight
Eligible Activity: 570.705(c)	Repayment of Section 108 Loan
570.703(c)	Principal & Interest
Location:	Census Tract 3016.01, Edgewood, MD

Planning & Administrative Activities

Fair Housing Services **\$20,000**

Harford County will utilize fair housing providers to undertake fair housing activities for this jurisdiction. Activities will include education and outreach, landlord and tenant relations and mediation and continuing analysis of identified fair housing impediments for racial/ ethnicity discrimination county-wide. These activities are funded out of the 20% administration cap.

National Objective: 570.208(a)(1)	Low to Moderate Area Benefit
Eligible Activity: 570.206	Fair Housing Activities
Location:	County-wide

CDBG Administration **\$197,938**

CDBG Program Administration provides for the proper oversight and coordination of the implementation of the formula entitlement programs described in this Action Plan.

National Objective: 570.208(a)(1)	Low/Mod Area Benefit
Eligible Activity: 570.206	General Program Administration

HOME Administration **\$4,785**

HOME Program Administration provides for the proper oversight and coordination of the implementation of the formula entitlement programs described in this Action Plan.

National Objective: 24 CFR Part 92	HOME Final Rule
Eligible Activity: 92.207	General Management

HOME Administration- Housing **\$45,000**

HOME Program Administration provides for the proper oversight and coordination of the implementation of the formula entitlement programs described in this Action Plan. This particular pot of money is for Harford County's Housing Agency to administer the programs that receive federal monies from Community Services.

National Objective: 24 CFR Part 92	HOME Final Rule
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Eligible Activity: 92.207

General Management

CHDO Operating Funds**Inner County Outreach, Inc.****\$12,000**

CHDO Operating funds will be provided to Inner County Outreach, Inc. to assist them in reaching capacity as new CHDO organizations.

National Objective: 24 CFR Part 92

HOME Final Rule

Eligible Activity: 92.207

Eligible administrative & planning costs

Municipalities Activities**City of Aberdeen****\$103,813**

At this time, no project has been selected.

City of Havre de Grace**\$75,803**

At this time, no project has been selected.

Town of Bel Air**\$42,681**

At this time, no project has been selected

Emergency Shelter Grant (ESG) Specific Activities**Program Specific Requirements**

FY08 ESG Allocation	\$39,775
ESG Match – County Funds	\$17,600
Estimated ESG Program Income	\$ 0
Estimated ESG Resources	\$57,375

ESG Activities by Priority Needs & Specific Objectives

The Emergency Shelter grant program will be used to fund existing programs serving the homeless and at-risk to homeless in Harford County. The following organizations will receive funding. Additional information about these programs may be found in the Continuum of Care section.

Anna's House – Catholic Charities	\$ 4,320
Department of Social Services *	\$12,000
Holy Family House	\$ 2,200
Harford Community Action Agency**	\$30,950
FCCAU	<u>\$ 7,905</u>
Total	\$57,375

*DSS receives \$9,600 matching funds from HC

** HCAA receives \$8,000 matching funds from HC

[illegible]

Housing for Persons With Aids (HOPWA) Specific Activities

HOPWA Activities by Priority Needs & Specific Objectives

The Housing Opportunities for Persons with AIDS (HOPWA) Program is designed to provide states and localities with resources and incentives to meet the housing needs of persons with AIDS and their families. Harford County participates and receives funding from Baltimore City, the designated grant recipient, which administers the HOPWA Program for the Baltimore metropolitan Area (EMA). The Harford County Housing Agency administers the program funds locally.

In FY06, Harford County spent \$191,451 in HOPWA funds to 57 household members with 17 family members under the age of 18; 6 family members aged 18-30; 27 family members aged 31-50, and 7 family members 51 years and older.

FY2008 Proposed Community Development Activities

iii. Activities for all funding sources

Please see attached list for all community development activities in FY08 by funding source.

FY2008 PROPOSED COMMUNITY DEVELOPMENT ACTIVITIES

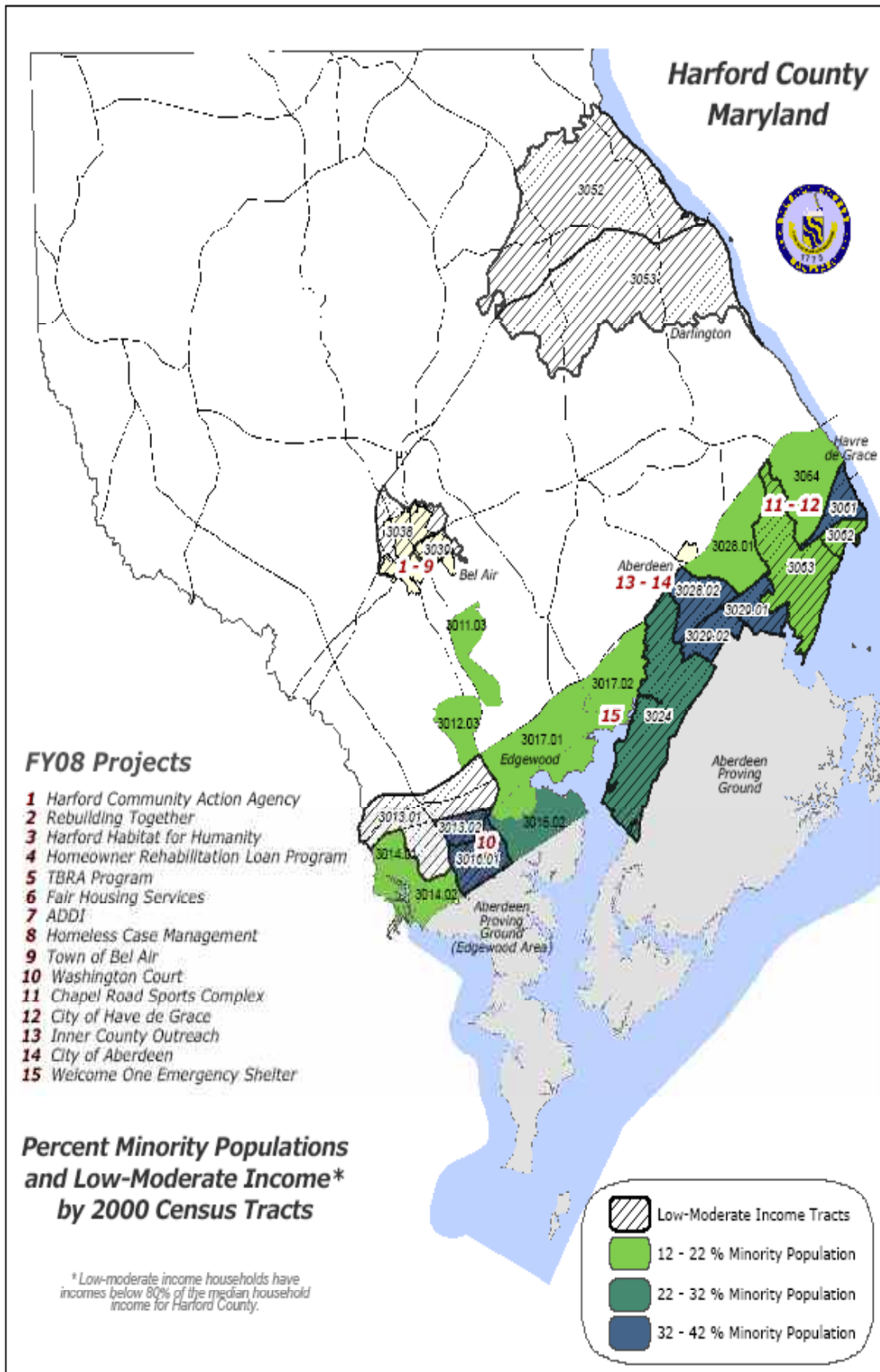
See Chart on following pages.

Outcome	Availability/Accessibiity	Affordability	Sustainability
Objective			
Suitable Living Environment	<p>A.) Public service activities funded to provide access to a suitable living environment.</p> <ul style="list-style-type: none"> • Mentoring program • Operational funding of after-school programs for children at risk in the Edgewood, Aberdeen and Havre de Grace communities. <p>B.) Public facilities and improvement activities that ensure access to suitable living environment.</p> <ul style="list-style-type: none"> • Building new Community Activity Centers • ADA Accessibility Enhancements <p>C.) Activities that increase access or availability to shelter or a service that will improve the beneficiary's living environment.</p> <ul style="list-style-type: none"> • Funding operational expenses for the county's permanent homeless shelter • Funding operational expenses for the county's transitional housing programs and substance abuse programs. 	<p>A.) Public service activities funded to support housing opportunities in a target neighborhood.</p> <ul style="list-style-type: none"> • Housing counseling program <p>B.) Public facilities and improvement activities funded to support housing opportunities</p> <ul style="list-style-type: none"> • Making infrastructure improvements to local streets and sidewalks 	<p>A.) Public facilities and improvement activities that sustain a suitable living environment.</p> <ul style="list-style-type: none"> • Making infrastructure improvements to local streets and sidewalks • Constructing a community park in a low to moderate neighborhood
Decent Housing	<p>A.) Housing activities primarily on improving the quality of or access to housing.</p> <ul style="list-style-type: none"> • Homeowner rehab • Emergency repair programs • Accessibility upgrades- ramp program • Construction of affordable rental units <p>B.) Public service activities funded to increase accessibility to housing.</p> <ul style="list-style-type: none"> • Fair housing program- education and outreach • Accessibility upgrade program • Fair housing program- testing 	<p>A.) Housing activities focused primarily on the affordability of the units.</p> <ul style="list-style-type: none"> • Down payment assistance (SELP, ADDI programs) • Tenant Based Rental Assistance (TBRA) • House Keys for Employers program • Weatherization program <p>B.) Creating housing opportunities for 1st time homebuyers</p> <ul style="list-style-type: none"> • CHDO programs <p>C.) Housing activities focused primarily on making the housing units affordable.</p> <ul style="list-style-type: none"> • Homeless prevention assistance • Tenant Based Rental Assistance program • Utility Assistance programs • Eviction Prevention programs • Loans and subsidies to developers to affordable units 	<p>A.) Public service activities funded to sustain housing in neighborhoods.</p> <ul style="list-style-type: none"> • Housing counseling program for existing low to moderate income households to help them avoid predatory lending. • Housing activities to rehab or construct infill housing as part of a neighborhood revitalization effort. <p>B.) Pubic facilities and improvement activities that sustains housing for low and moderate income households.</p> <ul style="list-style-type: none"> • Homecoming, Inc.- rehab infrastructure of a residential facility for at-risk population • Land acquisition assistance to provide low-mod households affordable rental units
Creating Economic Opportunities	<p>A.) Housing activities supporting "Live near work" initiatives that increase the supply of housing or access to housing.</p> <ul style="list-style-type: none"> • House Keys for Employers program 	<p>A.) Public service activities funded to support economic opportunities</p> <ul style="list-style-type: none"> • Funding operational expenses for job training skills programs 	<p>A.) Public service activities funded to sustain economic opportunities</p> <ul style="list-style-type: none"> • Operational support for Bel Air Downtown Revitalization Alliance.

iv. Geographic Distribution of Federal Resources (91.220(f))

Please see attached map for the geographic distribution of all HUD resources for FY08.

- Area projects are located in low/mod census tracts where service area includes minority concentrations. A majority of our low/mod census tracts and the minority population is located along the Route 40 corridor which runs west to east in the southern part of the county and encompasses the town of Edgewood, City of Aberdeen and the City of Havre de Grace. This southern part of the county, receives a majority of federal funding.
- All three (3) municipalities get a CDBG allocation from Harford County. Out of the three (3) municipalities, two (2) areas have the largest minority concentration in the county.
- Annual allocation to the two municipalities; City of Havre de Grace and City of Aberdeen assist service areas of minority concentration as well as low income persons.
- Fair Housing program targets education, outreach, and testing for racial/ethnicity discrimination county-wide.
- County FY08 local funding for public service activities in the amount of \$1,123,300 is provided to human service providers in low income and minority concentration areas. A majority of this funding is targeted towards the southern part of the county as well.
- Definition of “area of minority concentration” for Harford County is any areas that have a 12% or higher of minority concentrations (as seen on the attached map).
- Definition of “area of low-income concentration” for Harford County are low-moderate households having income below 80% of the median household income (as seen on the attached map).



CPAP Table 3C: Listing of Proposed Projects

Please see Appendix for all proposed CDBG and HUD projects in FY08 (FFY07) by CPAP Table 3C listings.

General Consolidated Plan Certifications

Please see the Appendix for the signed Certifications.

In accordance with the applicable statutes and the regulations governing the consolidated strategy and plan regulations, Harford County, Maryland encloses the following certifications:

- Citizen Participation Plan Certification
- Affirmatively Further Fair Housing Certification
- Anti-Discrimination Certification
- Anti-Displacement and Relocation Plan Certification
- Drug-Free Workplace Certification
- Anti-Lobbying Certification
- Authority of Jurisdiction Certification
- Legal Authority Certification
- Consistency with Consolidated Plan Certification
- Section 3 Certification
- Specific CDBG Certifications
- Specific HOME Certifications
- Specific ESG Certifications
- Specific HOPWA Certifications

Consistency with National Affordable Housing Act of 1990 (NAHA) 91.500(b)

- Harford County assures the Baltimore HUD office that this document is consistent with the purposes of the National Affordable Housing Act.
- This Action Plan provides assistance to help families not owning a home to save for a down-payment for the purchase of a home or provide other homeownership assistance.
- This Action Plan provides assistance to retain, where feasible, as housing affordable to low-income families, those dwelling units provided for such purpose with Federal assistance.
- This Action Plan provides assistance to extend and strengthen partnerships among all levels of government and the private sector, including for-profit and non-profit organizations, in the production and operation of housing affordable to low-income families.
- This Action Plan provides assistance to expand and improve Federal rental assistance for very low-income families.
- This Action Plan provides assistance to increase the supply of supportive housing that combines structural features and services needed to enable persons with special needs to live with dignity and independence.

Monitoring Standards and Procedures 91.230

In accordance with Federal regulations and requirements, the Harford County Department of Community Services, Community Development Division will perform regular monitoring of entities receiving Federal funds from Harford County through the Community Development Block Grant (CDBG) Program, the HOME Investment Partnerships (HOME) Program and the Emergency Shelter Grant (ESG) Program.

Goal of Monitoring

Harford County's goal of monitoring is to ensure that sub-recipients and grantees, as well as the County, itself, comply with all regulations governing their administrative, financial, and programmatic operations; and ensure that performance objectives are achieved within schedule and budget.

Monitoring Policy & Procedures

In order to strengthen the oversight of Harford County operations and ensure that monitoring programs and policies are effectively carried out. Harford County's Community Development staff is responsible for developing:

- Risk analysis models for HUD programs;
- Annual work plans based on strategic goals and risk analysis results, that include monitoring, workload priorities and resources;
- Monitoring policies, procedures and guidelines, as well as training updates;
- Program performance evaluation policies, plans and schedules for grantee visits and reviews; and
- Reporting and information systems to track and monitor grantee operations and activities.

Community Development staff comply with the U.S. Department of Housing and Urban Development's (HUD) comprehensive monitoring policies and procedures that cover their programs and activities and contain specific actions and objectives under each of the processes described in "Harford County's Community Development Monitoring Policies and Procedures for HUD Programs" document: risk analysis; county strategies; implementation; documentation; follow-up; information systems; and quality assurance. Harford County reviews under the CDBG program for eligibility and national objective compliance, and under the HOME program reviews for affordability.

Programmatic monitoring policies and procedures are formally issued to all staff from HUD in an official form. Monitoring policies and procedures are updated in a timely manner to reflect current regulations, laws and organizational structure and responsibilities.

Harford County's Community Development staff continually assesses the effectiveness of monitoring practices, policies and procedures. Based on available data, Harford County will issue specific monitoring goals and priorities to focus on particularly high-risk activities or a subset of program participants. Harford County will comply when HUD determines whether modifications are needed to existing policies to achieve monitoring objectives and communicate these changes to the local level. The County will also comply when HUD articulates monitoring goals and objectives to be carried out at the local level, as well.

Risk Analysis

Harford County utilizes risk analysis methodology to assess the relative risk that program participations pose to Harford County and to HUD. The process provides County staff with consistent data to develop monitoring strategies and to manage the risk associated with federally funded projects. The effectiveness of the County's programs is largely dependent on how well HUD policies and program requirements are implemented. In general, the overall objective of the County's risk analysis is to allocate a larger share of monitoring resources to those program functions posing the highest risk.

Harford County's risk analysis involves analyzing available data to identify the possible risks that could prevent the County from meeting its program objectives and determine which programs are most susceptible to waste, fraud and mismanagement. The risk analysis process determines both the entities and activities to be reviewed by Community Development staff.

Once the risks have been analyzed, Community Development staff will develop a strategy to manage the risk.

Strategies can vary considerably from one program or administrative function to another, but all approaches are designed to keep risks within the levels established by the County. Strategies will include on-site monitoring; remote monitoring; evaluation; communication of monitoring results, and documentation.

Documentation

Each step of the monitoring process is documented and maintained in a central location accessible to County staff. Where appropriate, data will be maintained in electronic data systems. Community Development will maintain a copy of the Risk Analysis and annual monitoring strategy for each year in a central file or location.

Follow-up

In order to ensure the effectiveness of the monitoring, Community Development staff will continually assess the progress of program participants. This includes ensuring that corrective actions are implemented, performance is maintained or improved, and that communication is sustained. All follow-up actions are appropriately documented and communicated to program participants.

Consolidated Annual Performance & Evaluation Report (CAPER)

The Consolidated Annual Performance & Evaluation Report (CAPER) provides information on Harford County's activities and accomplishments in the use of its annual allocations of CDBG, HOME and ESG funds during the prior fiscal year. HUD requires the CAPER report to be submitted within 90 days of the completion of the fiscal year. Harford County's fiscal year ends on June 30th. This report provides HUD with the ability to review the County's administrative capacity to effectively utilize its federal entitlements in order to achieve its Consolidated Plan goals and objectives in compliance with the primary statutory objectives of providing decent, safe and sanitary housing and a suitable living environment for its low and moderate income residents. The CAPER also includes objective measurement of performance against numeric five-year targets for affordable housing and community development activities as identified in the Consolidated Plan.

Regulatory Requirements

The regulations at 24 CFR 91.105 require the following citizen participation aspects in regards to the CAPER.

- The citizen participation plan must provide citizens with reasonable notice and an opportunity to comment on performance reports which is not less than 14 days. The plan must state how reasonable notice and an opportunity to comment will be given.
- The citizen participation plan shall require the jurisdiction to consider any comments or views of the citizens received in writing or orally. A summary of these comments or views shall be attached to the performance report.

Citizen Participation Process for the CAPER

In developing each CAPER, opportunity for public involvement is provided through solicitation of public review and comments. The draft CAPER is made available for public review in all Harford County libraries and at the Department of Community Services. Written comments received during the 15-day public comment period are recorded and evaluated with results incorporated as appropriate into the final CAPER. A written summary of comments and responses is included within the CAPER and submitted to HUD.

Access to Records and Complaint Procedure

During the course of the funding year, reasonable and timely access relating to the Consolidated Plan, the Annual Action Plan and the CAPER involving the use of assistance under the programs associated with these documents as appropriate will be provided to citizens, public agencies and other interested parties upon request. Such requests should be submitted in writing and addressed to the Director of Community Services, 319 South Main Street, Bel Air, Maryland 21014. Records will be made available during regular office hours of 8:00 a.m. through 5:00 p.m. Monday through Friday.

Questions, suggestions or complaints should be submitted to:

Mary F. Chance
Director of Community Services
Harford County, Maryland
319 South Main Street
Bel Air, Maryland 21014

The Department of Community Services shall respond to any written appeal within 30 days of receipt. A person who is dissatisfied with the determination made by the Department of Community Services may submit a written request within 30 days of the response from the Department of Community Services to:

Lorraine Costello
Director of Administration
Harford County, Maryland
220 South Main Street
Bel Air, Maryland 21014

If the applicant is still dissatisfied with the determination, they may submit a written request within 30 days of the response from the Director of Administration for review to the U.S. Department of Housing and Urban Development State CPD Field Office at 10 South Howard Street, 5th Floor, Baltimore, Maryland 21201-2528. If the full relief is not granted, the Department of Community Services will advise the person of his or her right to seek judicial review.



Appendix



TABLE 3CU.S. Department of Housing
and Urban DevelopmentOMB Approval No. 2506-0117
(Exp. 9/31/2008)**Table 3C
Consolidated Plan Listing of Projects**Jurisdiction's Name Harford County, MDPriority Need Target rehab loan program to neighborhoods and communities with declining housing stockProject Title
Homeowner Rehabilitation ProgramDescription
Harford County Housing Agency provides rehabilitation funds to income-eligible homeowners.Objective category: ☐ Sustainable Living Environment ☒ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☒ SustainabilityLocation/Target Area
County-wide

Objective Number DH-3	Project ID 02	Funding Sources:	
HUD Matrix Code 14A	CDBG Citation N/A	CDBG	
Type of Recipient 92.205(a)(1)	CDBG National Objective 92.206(a)(2)(i)	ESG	
Start Date (mm/dd/yyyy) July 1, 2007	Completion Date (mm/dd/yyyy) June 30, 2008	HOME	215,631
Performance Indicator Total # of units	Annual Units 10	HOPWA	
Local ID GC80958	Units Upon Completion	Total Formula	
		Prior Year Funds	818,974
		Assisted Housing	
		PHA	
		Other Funding	54,000
		Total	269,631

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

U.S. Department of Housing
and Urban Development

OMB Approval No. 2506-0117
(Exp. 9-30-2008)

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name Harford County, MD

Priority Need Improve the accessibility of housing opportunities for special needs populations. Target rehab loan programs to neighborhoods and communities with declining housing stock.

Project Title
Inner County Outreach, Inc.

Description
Inner County Outreach, Inc. will utilize HOME CHDO funds to acquire rehab and construct affordable housing throughout the county. This activity will be carried out as part of the CHDO set-aside.

Objective category: ☐ Sustainable Living Environment ☒ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☒ Affordability ☐ Sustainability

Location/Target Area
Aberdeen, MD

Objective Number DH-2	Project ID 03	Funding Sources:	
HUD Matrix Code 01	CDBG Citation N/A	CDBG	
Type of Recipient CHDO 92.2	CDBG National Objective 92.300	ESG	
Start Date (mm/dd/yyyy) July 1, 2007	Completion Date (mm/dd/yyyy) June 30, 2008	HOME	150,000
Performance Indicator # of affordable units	Annual Units 1	HOPWA	
Local ID G080958	Units Upon Completion	Total Formula	
		Prior Year Funds	156,203
		Assisted Housing	
		PHA	
		Other Funding	37,500
		Total	187,500

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

U.S. Department of Housing
and Urban Development

OMB Approval No. 2506-0117
(Exp. 9-30-2008)

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name Harford County, MD

Priority Need Promoting home ownership to low to moderate income households.

Project Title

Harford Habitat for Humanity, Inc.

Description

Harford Habitat for Humanity will utilize HOME funds to construct affordable housing throughout the county. This activity will be carried out as part of the CHDO set-aside.

Objective category: ☐ Suitable Living Environment ☒ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☒ Affordability ☐ Sustainability

Location/Target Area

County-wide

Objective Number DH-2	Project ID 04	Funding Sources:	
HUD Matrix Code 01	CDBG Citation N/A	CDBG	
Type of Recipient CHDO 92.2	CDBG National Objective 92.205(a)(2)	ESG	
Start Date (mm/dd/yyyy) July 1, 2007	Completion Date (mm/dd/yyyy) June 30, 2008	HOME	200,000
Performance Indicator # of affordable units	Annual Units	HOPWA	
Local ID G080958	Units Upon Completion	Total Formula	
		Prior Year Funds	67,689
		Assisted Housing	
		PHA	
		Other Funding	200,000
		Total	

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

U.S. Department of Housing
and Urban Development

OMB Approval No. 2506-0117
(Exp. 9-30-2008)

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name Harford County, MD

Priority Need

Affordability for the purpose of providing decent affordable housing

Project Title

Targeted TBRA Program

Description

Harford County will utilize HOME funds to continue a tenant-based rental assistance program that would target victims of domestic violence, mentally disabled individuals & households currently on the Section 8 waiting list who agree to participate in an authorized case management program.

Objective category: ☐ Suitable Living Environment ☒ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☒ Affordability ☐ Sustainability

Location/Target Area

County-wide

Objective Number	Project ID	Funding Sources:	
	05	CDBG	
HUD Matrix Code	CDBG Citation	ESG	
21F	N/A	HOME	70,500
Type of Recipient	CDBG National Objective	HOPWA	
Government	92.205(a)(1)	Total Formula	
Start Date	Completion Date (mm/dd/yyyy)	Prior Year Funds	146,496
(mm/dd/yyyy)	June 30, 2008	Assisted Housing	
July 1, 2007		PHA	
Performance Indicator	Annual Units	Other Funding	23,500
# of housing units		Total	94,000
Local ID	Units Upon Completion		
G080958			

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

U.S. Department of Housing
and Urban Development

OMB Approval No. 2506-0117
(Exp. 9-30-2008)

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name Harford County, MD

Priority Need

Improve the accessibility of housing opportunities for special populations

Project Title

Homeless Case Management

Project Description

This public service activity will provide case management services for homeless individuals who are accessing emergency shelter facilities. The case manager will work with personnel from various shelter providers, the health department, mental health and addictions case managers and social services staff to meet the needs of the Harford County homeless.

Objective category: ☒ Suitable Living Environment ☐ Decent Housing ☐ Economic Opportunity
Outcome category: ☒ Availability/Accessibility ☐ Affordability ☐ Sustainability

Location/Target Area

County-wide

Objective Number SL-1	Project ID 06	Funding Sources:	
HUD Matrix Code 05	CDBG Citation 570.208(a)(2)	CDBG	12,000
Type of Recipient Local government	CDBG National Objective 570.201(e)	ESG	
Start Date (mm/dd/yyyy) July 1, 2007	Completion Date (mm/dd/yyyy) June 30, 2008	HOME	
Performance Indicator Improved access to service	Annual Units	HOPWA	
Local ID G080958	Units Upon Completion	Total Formula	
		Prior Year Funds	
		Assisted Housing	
		PHA	
		Other Funding	38,000
		Total	50,000

The primary purpose of the project is to help: ☒ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

U.S. Department of Housing
and Urban Development

OMB Approval No. 2506-0117
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Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name Harford County, Maryland

Priority Need _____

Project Title _____

Welcome One Emergency Shelter

Project Description _____

This project provides a Public Service Activity for the operations of a homeless shelter located in a county-owned building.

Objective category: ☒ Sustainable Living Environment ☐ Decent Housing ☐ Economic Opportunity
Outcome category: ☒ Availability/Accessibility ☐ Affordability ☐ Sustainability

Location/Target Area _____

County-wide

Objective Number SL-1	Project ID 07	Funding Sources:	
HUD Matrix Code 03	CDBG Citation 570.208(a)(2)	CDBG	60,000
Type of Recipient Non-profit	CDBG National Objective 570.201(e)	ESG	
Start Date (mm/dd/yyyy) July 1, 2007	Completion Date (mm/dd/yyyy) June 30, 2008	HOME	
Performance Indicator New access to a service	Annual Units	HOPWA	
Local ID G080958	Units Upon Completion	Total Formula	
		Prior Year Funds	
		Assisted Housing	
		PHA	
		Other Funding	
		Total	60,000

The primary purpose of the project is to help: ☒ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

U.S. Department of Housing
and Urban DevelopmentOMB Approval No. 2506-0117
(Exp. 9-30-2008)Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name Washington Court Repayment

Priority Need

Create employment opportunities for the low to moderate income of Harford County

Project Title

Washington Court Repayment

Project Description

This project has substantially amended the national objective to resolve spot blight issues in the Edgewood Community and to benefit the Rt. 40 corridor. This project has been designated as 29% eligible under spot blight and 71% eligible under the low to moderate area benefit.

Objective category: ☒ Sustainable Living Environment ☐ Decent Housing ☐ Economic Opportunity
 Outcome category: ☒ Availability/Accessibility ☐ Affordability ☐ Sustainability

Location/Target Area

Washington Court, Edgewood, MD, Census Tract 3016.01

Objective Number SL-1	Project ID 08	Funding Sources:	
HUD Matrix Code 19F	CDBG Citation 570.705(c) / 570.703(c)	CDBG	235,000
Type of Recipient Local government	CDBG National Objective 570.208(a)(1) / 570.208(b)(2)	ESG	
Start Date (mm/dd/yyyy) July 1, 2007	Completion Date (mm/dd/yyyy) June 30, 2008	HOME	
Performance Indicator	Annual Units	HOPWA	
Local ID G080958	Units Upon Completion	Total Formula	
		Prior Year Funds	
		Assisted Housing	
		PHA	
		Other Funding	
		Total	235,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

U.S. Department of Housing
and Urban Development

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Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name Harford County, MD

Priority Need _____

Project Title _____

Fair Housing Activities

Project Description _____

BNL, Inc. the county's Fair Housing Provider will undertake fair housing activities for Harford County. Activities will include education & outreach; landlord & tenant relations & mediation.

Objective category: ☐ Sustainable Living Environment ☒ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☒ Sustainability

Location/Target Area _____

County-wide

Objective Number DH-3	Project ID 09	Funding Sources:	
HUD Matrix Code 21D	CDBG Citation 570.206	CDBG	20,000
Type of Recipient Subrecipient	CDBG National Objective 570.208(a)(3)	ESG	
Start Date (mm/dd/yyyy) July 1, 2007	Completion Date (mm/dd/yyyy) June 30, 2008	HOME	
Performance Indicator New access to the service	Annual Units	HOPWA	
Local ID G080958	Units Upon Completion	Total Formula	
		Prior Year Funds	9,605
		Assisted Housing	
		PHA	
		Other Funding	
		Total	20,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

U.S. Department of Housing
and Urban Development

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Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name Harford County, MD

Priority Need

Provide proper oversight & coordination in implementation of the formula entitlement programs

Project Title

Community Development Block Grant (CDBG) Program Administration

Project Description

CDBG funding for the use of administrative costs of implementation of the CDBG program

Objective category: ☐ Sustainable Living Environment ☐ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☐ Sustainability

Location/Target Area

N/A

Objective Number	Project ID	Funding Sources:	
	10	CDBG	197,938
HUD Matrix Code	CDBG Citation	ESG	
21A		HOME	
Type of Recipient	CDBG National Objective	HOPWA	
Local Government		Total Formula	
Start Date	Completion Date (mm/dd/yyyy)	Prior Year Funds	
(mm/dd/yyyy)	June 30, 2008	Assisted Housing	
July 1, 2007		PHA	
Performance Indicator	Annual Units	Other Funding	
		Total	197,938
Local ID	Units Upon Completion		
G080958			

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

U.S. Department of Housing
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Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name Harford County, MD

Priority Need

Provide proper oversight & coordination in the implementation of the formula entitlement programs.

Project Title

HOME program planning and administration

Project Description

Management and Administration of HOME Investment Partnership (HOME) program.

Objective category: ☐ Sustainable Living Environment ☐ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☐ Sustainability

Location/Target Area

N/A

Objective Number	Project ID	Funding Sources:	
	11	CDBG	
HUD Matrix Code	CDBG Citation	ESG	
21H	N/A	HOME	4,785
Type of Recipient	CDBG National Objective	HOPWA	
Local government	92.207(a)(1)	Total Formula	
Start Date (mm/dd/yyyy)	Completion Date (mm/dd/yyyy)	Prior Year Funds	
July 1, 2007	June 30, 2008	Assisted Housing	
Performance Indicator	Annual Units	PHA	
		Other Funding	
Local ID	Units Upon Completion	Total	4,785
G080962			

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

U.S. Department of Housing
and Urban Development

OMB Approval No. 2506-0117
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Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name Harford County, MD

Priority Need

Provide proper oversight & coordination in the implementation of the formula entitlement programs.

Project Title

HOME Planning & Admin. For the Housing Agency

Project Description

Management and Administration of HOME Investment Partnership (HOME) Program for the Housing Agency.

Objective category: ☐ Sustainable Living Environment ☐ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☐ Sustainability

Location/Target Area

N/A

Objective Number	Project ID	Funding Sources:
	12	CDBG
HUD Matrix Code	CDBG Citation	ESG
19A	N/A	HOME 45,000
Type of Recipient	CDBG National Objective	HOPWA
County agency	92.207(a)(1)	Total Formula
Start Date	Completion Date (mm/dd/yyyy)	Prior Year Funds
(mm/dd/yyyy)	June 30, 2008	Assisted Housing
July 1, 2007		PHA
Performance Indicator	Annual Units	Other Funding
		Total 45,000
Local ID	Units Upon Completion	
G080962		

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

U.S. Department of Housing
and Urban Development

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Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name Harford County, Maryland

Priority Need

Provide proper oversight & coordination in the implementation of the formula entitlement programs.

Project Title

Inner County Outreach- CHDO operating

Project Description

Inner County Outreach will utilize CHDO operating funds to assist them in reaching CHDO capacity.

Objective category: ☐ Sustainable Living Environment ☐ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☐ Sustainability

Location/Target Area
County-wide

Objective Number	Project ID	Funding Sources:	
	13	CDBG	
HUD Matrix Code	CDBG Citation	ESG	
211	N/A	HOME	12,000
Type of Recipient	CDBG National Objective	HOPWA	
92.2 CHDO	92.300(g)	Total Formula	
Start Date	Completion Date (mm/dd/yyyy)	Prior Year Funds	
(mm/dd/yyyy)	June 30, 2008	Assisted Housing	
July 1, 2007		PHA	
Performance Indicator	Annual Units	Other Funding	
		Total	12,000
Local ID	Units Upon Completion		
G080962			

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

U.S. Department of Housing
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Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name Harford County, MD

Priority Need

Project Title

City of Aberdeen

Project Description

The City of Aberdeen has not selected a project at this time. A substantial amendment will be undertaken at the time of project selection.

Objective category: ☐ Sustainable Living Environment ☐ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☐ Sustainability

Location/Target Area

City of Aberdeen's municipality

Objective Number	Project ID	Funding Sources:	
HUD Matrix Code	14	CDBG	103,813
22	CDBG Citation	ESG	
Type of Recipient	CDBG National Objective	HOME	
Subrecipient		HOPWA	
Start Date	Completion Date (mm/dd/yyyy)	Total Formula	
(mm/dd/yyyy)	June 30, 2008	Prior Year Funds	442,214
July 1, 2007		Assisted Housing	
Performance Indicator	Annual Units	PHA	
		Other Funding	
Local ID	Units Upon Completion	Total	103,813
G080958			

The primary purpose of the project is to help: ☐ the homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

U.S. Department of Housing
and Urban Development

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Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name Harford County, MD

Priority Need _____

Project Title
Town of Bel Air

Project Description

The Town of Bel Air has not selected a project at this time. A substantial amendment will be undertaken at the time of project selection.

Objective category: ☐ Sustainable Living Environment ☐ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☐ Sustainability

Location/Target Area

Town of Bel Air's town limits

Objective Number	Project ID	Funding Sources:	
HUD Matrix Code	15	CDBG	42,681
22	CDBG Citation	ESG	
Type of Recipient	CDBG National Objective	HOME	
Subrecipient		HOPWA	
Start Date	Completion Date (mm/dd/yyyy)	Total Formula	
(mm/dd/yyyy)	June 30, 2008	Prior Year Funds	44,199
July 1, 2007		Assisted Housing	
Performance Indicator	Annual Units	PHA	
		Other Funding	
Local ID	Units Upon Completion	Total	42,681
G080958			

The primary purpose of the project is to help: ☐ the homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

U.S. Department of Housing
and Urban Development

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(Exp. 9-30-2008)

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name Harford County, MD

Priority Need

Project Title

City of Havre de Grace

Project Description

The City of Havre de Grace has not selected a project at this time. A substantial amendment will be undertaken at the time of the project selection.

Objective category: ☐ Sustainable Living Environment ☐ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☐ Sustainability

Location/Target Area

City of Havre de Grace

Objective Number	Project ID	Funding Sources:	
HUD Matrix Code	16	CDBG	75,805
22	CDBG Citation	ESG	
Type of Recipient	CDBG National Objective	HOME	
Subrecipient		HOPWA	
Start Date	Completion Date (mm/dd/yyyy)	Total Formula	
(mm/dd/yyyy)	June 30, 2008	Prior Year Funds	136,345
July 1, 2007		Assisted Housing	
Performance Indicator	Annual Units	PHA	
		Other Funding	
Local ID	Units Upon Completion	Total	75,805
G080958			

The primary purpose of the project is to help: ☐ the homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

U.S. Department of Housing
and Urban Development

OMB Approval No. 2506-0117
(Exp. 9-30-2008)

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name Harford County, MD

Priority Need

Affordability for the purpose of providing Decent Affordable Housing

Project Title

TBRA Case Management

Description

Inner County Outreach will utilize CDBG funds as a public service activity to provide case management for the TBRA clients in the TBRA program.

Objective category: ☐ Sustainable Living Environment ☒ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☒ Affordability ☐ Sustainability

Location/Target Area

County-wide

Objective Number DH-1	Project ID 19	Funding Sources:	
HUD Matrix Code	CDBG Citation 570.201(k)	CDBG	<u>25,000</u>
Type of Recipient Non-profit	CDBG National Objective 570.208(a)(3)	ESG	
Start Date (mm/dd/yyyy) July 1, 2007	Completion Date (mm/dd/yyyy) June 30, 2008	HOME	
Performance Indicator # of housing units	Annual Units	HOPWA	
Local ID G080958	Units Upon Completion	Total Formula	
		Prior Year Funds	
		Assisted Housing	
		PHA	
		Other Funding	
		Total	<u>25,000</u>

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

U.S. Department of Housing
and Urban Development

CDBG Approval No. 2406.0117
(Exp. 9/30/2008)

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name Harford County, MD

Priority Need

Availability for the purpose of creating a Sustainable Living Environment.

Project Title

Chapel Road Sports Complex

Description

CDBG funds will be used to create a community sports complex in the Havre de Grace community, a low to moderate income area.

Objective category: ☒ Sustainable Living Environment ☐ Decent Housing ☐ Economic Opportunity
Outcome category: ☒ Availability/Accessibility ☐ Affordability ☐ Sustainability

Location/Target Area

Havre de Grace, MD

Objective Number SL-1	Project ID 20	Funding Sources:	
HUD Matrix Code 03F	CDBG Citation 370.201(c)	CDBG	350,000
Type of Recipient Government	CDBG National Objective 370.208(a)(1) LMA	ESG	
Start Date (mm/dd/yyyy) July 1, 2007	Completion Date (mm/dd/yyyy) June 30, 2008	HOME	
Performance Indicator	Annual Units	HOPWA	
Local ID G080958	Units Upon Completion	Total Formula	
		Prior Year Funds	
		Assisted Housing	
		PHA	
		Other Funding	
		Total	350,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

U.S. Department of Housing
and Urban Development

OMB Approval No. 2506-0117
(Exp. 9-30-2008)

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name Harford County, MD

Priority Need

Availability for the purpose of creating a suitable living Environment

Project Title

Edgewood Creative Playground

Description

CDBG funds will be used for the engineer, design and architectural studies for a creative playground in the Edgewood community, a low to moderate income area.

Objective category: ☒ Suitable Living Environment ☐ Decent Housing ☐ Economic Opportunity
Outcome category: ☒ Availability/Accessibility ☐ Affordability ☐ Sustainability

Location/Target Area

Edgewood, MD

Objective Number SL-1	Project ID 21	Funding Sources:	
HUD Matrix Code 03F	CDBG Citation 370.201(c)	CDBG	50,000
Type of Recipient Government	CDBG National Objective 370.208(a)(1) LMA	ESG	
Start Date (mm/dd/yyyy) July 1, 2007	Completion Date (mm/dd/yyyy) June 30, 2008	HOME	
Performance Indicator	Annual Units	HOPWA	
Local ID G080958	Units Upon Completion	Total Formula	
		Prior Year Funds	
		Assisted Housing	
		PHA	
		Other Funding	
		Total	50,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

U.S. Department of Housing
and Urban DevelopmentCDBG Application (HHS-0817)
(Rev. 01/13/08)**Table 3C**
Consolidated Plan Listing of ProjectsJurisdiction's Name: Hanford County, MDPriority Need: Address the housing needs of County residents through improving / increasing the housing stock for 1st time homebuyers**Project Title**American Dreampayment Down Initiative**Description**

Funds will be provided to the Hanford County's Housing Agency to be used for downpayment assistance for eligible low-income, first-time homebuyers within the HOME program.

Objective category: ☐ Suitable Living Environment ☒ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☒ Affordability ☐ Sustainability**Location/Target Area**County-wide

Objective Number <u>DB-2</u>	Project ID <u>01</u>	Funding Sources:	
RUD Matrix Code <u>CSP</u>	CDBG Action <u>NA</u>	CDBG	
Type of Recipient <u>Government</u>	CDBG National Objective <u>52.603(a)(1)</u>	ESG	
Start Date (mm/dd/yyyy) <u>July 1, 2007</u>	Completion Date (mm/dd/yyyy) <u>June 30, 2008</u>	HOME	<u>\$1,820</u>
Performance Indicator (# housing units/properties)	Amount/Units	HOME/NA	
Local ID <u>G001808</u>	Units Upon Completion	Total Formula	
		Prior Year Funds	<u>2,550</u>
		Assisted Housing	
		PHA	
		Other Funding	
		Total	

The primary purpose of the project is to help: ☐ All Residents ☐ Persons with Disabilities ☐ Persons with Disabilities ☐ Public Housing Units

Table 2C
Consolidated Plan Listing of ProjectsJurisdiction's Name: Hanford County, MD**Priority Need**

Subsistence for the purpose of providing Decent Housing

Project Title

Homecoming, Inc.

Description

CEBG funds will be used by Homecoming Inc., a non-profit organization that is a residential transitional facility for poverty-level women recovering from drug and alcohol addiction. The funds will be used for a subsurface drainage system to alleviate flooding and mold problems in the basement of the facility.

Objective category: ☐ Sustainable Living Environment ☒ Decent Housing ☐ Economic Opportunity
 Outcome category: ☐ Availability/Accessibility ☐ Affordability ☒ Sustainability

Location/Target Area

502 Tollgate Road, Bel Air, MD 21014

Objective Number: DH-1	Project ID: 19	Funding Sources:	
HUD Matrix Code	CEBG-Clinton 170.302(b)(6)	CEBG	
Type of Recipient: Non-profit	CEBG National Objective 170.309(a)(3)	ESG	
Start Date (mm/dd/yyyy) July 1, 2007	Completion Date (mm/dd/yyyy) June 30, 2008	HOME	
Performance Indicator	Annual Units	HOPEA	
Local ID G060376	Units Upon Completion	Total Formula	
		Prior Year Funds	
		Assisted Housing	
		PHA	
		Other Funding	19,140
		Total	

The primary purpose of the project is to help: ☐ the homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

U.S. Department of Housing
and Urban DevelopmentOMB Approval 2540-0046 (1/10)
(OMB 2540-0046)**Table 3C**
Consolidated Plan Listing of ProjectsJurisdiction's Name Harford County, Maryland

Priority Need _____

Project Title
Rebuilding Together

Project Description:

This project provides a Public Service Activity for the salary of the Executive Director of Rebuilding Together, Inc. This organization has taken over the emergency repairs program and accessible ramp program for income eligible homeowners.

Objective category: ☐ Decent Living Environment ☒ Decent Housing ☐ Economic Opportunity
Outcome category: ☒ Availability/Affordability ☐ Affordability ☐ SustainabilityLocation/Target Area
County-wide

Objective Number DB-1	Project ID 17	Funding Source:	
HUD Matrix Code 05	CDBG Category 570.201(e)(1)	CDBG	11,000
Type of Recipient Non-profit	CDBG National Objective 570.208(a)(3)	ESG	
Start Date (mm/dd/yyyy) July 1, 2007	Completion Date (mm/dd/yyyy) June 30, 2008	NONE	
Performance Indicator # of housing units	Annual Units	HOHWA	
Local ID G080578	Units Upon Completion	Total Formula	
		Prior Year Funds	
		Assisted Housing	
		PHA	
		Other Funding	1,000
		Total	12,000

The primary purpose of the project is to help: ☒ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Elderly Housing Needs

U.S. Department of Housing
and Urban Development

OMB Approval No. 2506-0117
(Exp. 3/31/2008)

Table 3C¹
Consolidated Plan Listing of Projects

Jurisdiction's Name Harford County, MD

Priority Need: Address the housing needs of County residents through improving / increasing the housing stock for 1st time homebuyers

Project Title

American Downpayment Dream Initiative

Description:

Funds will be provided to the Harford County's Housing Agency to be used for downpayment assistance for eligible low-income, first-time homebuyers within the HOME program.

Objective category: ☐ Suitable Living Environment ☒ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☒ Affordability ☐ Sustainability

Location/Target Area

County-wide

Objective Number DII-2	Project ID 01	Funding Sources:	
HUD Matrix Code 05R	CDBG Citation N/A	CDHQ	
Type of Recipient Government	CDBG National Objective 92.602(a)(1)	ESG	
Start Date (mm/dd/yyyy) July 1, 2007	Completion Date (mm/dd/yyyy) June 30, 2008	HOME	11,920
Performance Indicator # receiving downpayment	Annual Units 1	HOPWA	
Local ID C080058	Units Upon Completion	Total Formula	
		Prior Year Funds	2,550
		Assisted Housing	
		PHA	
		Other Funding	
		Total	

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

U.S. Department of Housing
and Urban DevelopmentOMB Approval No. 2506-0117
(Exp. 3/31/2008)Table 3C'
Consolidated Plan Listing of Projects

Jurisdiction's Name: Harford County, MD

Priority Need

Sustainability for the purpose of providing Decent Housing

Project Title

Homecoming, Inc.

Description

CDBG funds will be used by Homecoming Inc., a non-profit organization that is a residential transitional facility for poverty-level women recovering from drug and alcohol addiction. The funds will be used for a subsurface drainage system to alleviate flooding and mold problems in the basement of the facility.

Objective category: ☐ Suitable Living Environment ☒ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☒ Sustainability

Location/Target Area

502 Tollgate Road, Bel Air, MD 21014

Objective Number DH-1	Project ID 18	Funding Sources:	
HUD Matrix Code	CDBG Citation 570.202(b)(6)	CDBG	
Type of Recipient Non-profit	CDBG National Objective 570.208(a)(3)	ESG	
Start Date (mm/dd/yyyy) July 1, 2007	Completion Date (mm/dd/yyyy) June 30, 2008	HOME	
Performance Indicator	Annual Units	HOPWA	
Local ID 0000058	Units Upon Completion	Total Formula	
		Prior Year Funds	
		Assisted Housing	
		PHA	
		Other Funding	19,349
		Total	

The primary purpose of the project is to help: ☐ the homeless ☐ Persons with HUD/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

U.S. Department of Housing
and Urban DevelopmentOMB Approval No. 2506-0117
(Exp. 3/31/2008)**Table 3C¹**
Consolidated Plan Listing of ProjectsJurisdiction's Name Harford County, Maryland

Priority Need _____

Project Title _____

Rebuilding Together

Project Description _____

This project provides a Public Service Activity for the salary of the Executive Director of Rebuilding Together, Inc. This organization has taken over the emergency repairs program and assessable ramp program for income eligible homeowners.

Objective category: ☐ Suitable Living Environment ☒ Decent Housing ☐ Economic Opportunity
 Outcome category: ☒ Availability/Accessibility ☐ Affordability ☐ Sustainability

Location/Target Area _____

County-wide

Objective Number DH-1	Project ID 17	Funding Sources:	
HUD Matrix Code 69	CDBG Citation 57L201(a)(1)	CDBG	13,000
Type of Recipient Non-profit	CDBG National Objective 57L208(a)(3)	ESG	
Start Date (mm/dd/yyyy) July 1, 2007	Completion Date (mm/dd/yyyy) June 30, 2008	HOME	
Performance Indicator # of housing units	Annual Units	HOPWA	
Local ID 008058	Units Upon Completion	Total Formula	
		Prior Year Funds	
		Assisted Housing	
		PHA	
		Other Funding	7,000
		Total	20,000

The primary purpose of the project is to help: ☒ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

APPLICATIONS FOR FEDERAL ASSISTANCE FORM 424

APPLICATION FOR FEDERAL ASSISTANCE

OMB Approval No. 0348-0043

1. TYPE OF SUBMISSION: Application <input type="checkbox"/> Construction <input type="checkbox"/> Non-Construction		2. DATE SUBMITTED August 10, 2007	Applicant Identifier
3. DATE RECEIVED BY STATE		State Application Identifier	
4. DATE RECEIVED BY FEDERAL AGENCY		Federal Identifier	
5. APPLICANT INFORMATION			
Legal Name: Harford County, Maryland		Organizational Unit: Department of Community Services	
Address (plus city, county, State, and zip code): 319 South Main Street Bel Air, MD 21014		Name and telephone number of person to be contacted on matters involving this application (give name and title): Elizabeth Hendrix, 410-638-3389	
6. EMPLOYER IDENTIFICATION NUMBER (EIN): 02-0800959		7. TYPE OF APPLICANT: (enter appropriate letter or code) B A. State B. County C. Municipal D. Township E. Interstate F. International G. Special District H. Independent School Dist. I. State Controlled Institution of Higher Learning J. Private University K. Indian Tribe L. Insular M. Profit Organization N. Other (Specify):	
8. TYPE OF APPLICATION: <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es): A. Increase Award B. Decrease Award C. Increase Duration D. Decrease Duration E. Other (Specify):		9. NAME OF FEDERAL AGENCY: U.S. Department of Housing and Urban Development	
10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: 14-2181 II. LE: Community Development Block Grant Program		11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT: Community Development Block Grant Program	
12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.): Harford County, Municipalities: Aberteen, Bel Air, Havre de Grace			
13. PROPOSED PROJECT Start Date: 7/1/07 Ending Date: 6/30/08		14. CONGRESSIONAL DISTRICTS OR: a. Applicant: 2nd District b. Project: 2nd District	
15. ESTIMATED FUNDING:		16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12812 PROCESS?	
a. Federal	\$ 1,089,692	a. YES. THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12812 PROCESS FOR REVIEW ON: DATE _____	
b. Applicant	\$	b. No. <input checked="" type="checkbox"/> PROGRAM IS NOT COVERED BY E.O. 12812 <input type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW	
c. State	\$	17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT? <input type="checkbox"/> Yes If "Yes," attach an explanation. <input checked="" type="checkbox"/> No	
d. Local	\$		
e. Other	\$		
f. Program Income	\$		
g. TOTAL	\$ 1,089,692		
18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.			
a. Type/Name of Authorized Representative David R. Craig		b. Title County Executive	
c. Telephone Number (410) 630-3353		d. Date Signed August 3, 2007	
e. Signature of Authorized Representative <i>David R. Craig</i>		f. Date Signed August 3, 2007	
Previous Edition Usable		Standard Form 424 (Rev. 7-87) Prescribed by GSA Circular A-102	

APPLICATION FOR
FEDERAL ASSISTANCE

OMB Approval No. 0348-0042

1. TYPE OF SUBMISSION: <input type="checkbox"/> Application <input type="checkbox"/> Construction <input type="checkbox"/> Non-Construction		2. DATE SUBMITTED August 10, 2007		Applicant Identifier	
3. DATE RECEIVED BY STATE		State Application Identifier			
4. DATE RECEIVED BY FEDERAL AGENCY		Federal Identifier			

5. APPLICANT INFORMATION Legal Name: Harford County, Maryland Address (give city, county, State, and zip code): 319 South Main Street Bel Air, MD 21014		Organizational Unit: Department of Community Services Name and telephone number of person to be contacted on matters involving this application (give area code): Elizabeth Hendrix, 410-638-3389	
6. EMPLOYER IDENTIFICATION NUMBER (EIN): [5][2][5][0][3][9][5][9]		7. TYPE OF APPLICANT: (circle appropriate letter in box) A. State B. County C. Municipal D. Township E. Interstate F. International G. Special District H. Independent School Dist. I. State Controlled Institution of Higher Learning J. Private University K. Indian Tribe L. Individual M. Profit Organization N. Other (Specify)	
8. TYPE OF APPLICATION: <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es): A. Increase Award B. Decrease Award C. Technical Director D. Deceased Director E. Other (Specify):		9. NAME OF FEDERAL AGENCY: U.S. Department of Housing and Urban Development	
10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: [1][4]-[2][3][9] TITLE: HOME Investment Partnership Program 12. AREAS AFFECTED BY PROJECT (City, Counties, States, etc.): Harford County, Municipalities: Aberdeen, Bel Air, Havre de Grace		11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT: HOME Investment Partnership Program	
13. PROPOSED PROJECT Start Date: 7/1/07 Ending Date: 6/30/08		14. CONGRESSIONAL DISTRICTS OF: a. Applicant: 2nd District b. Project: 2nd District	
15. ESTIMATED FUNDING: a. Federal: \$ 609,770 b. Applicant: \$ c. State: \$ d. Local: \$ e. Other: \$ f. Program Income: \$ g. TOTAL: \$ 609,770		16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12572 PROCESS? a. YES. THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12572 PROCESS FOR REVIEW ON: DATE: b. NO. <input checked="" type="checkbox"/> PROGRAM IS NOT COVERED BY E.O. 12572 <input type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW	
18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT; THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCE IF THE ASSISTANCE IS AWARDED. a. Type Name of Authorized Representative: David R. Craig b. Title: County Executive c. Telephone Number: (410) 638-3350 d. Date Signed: May 3, 2007		17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT? <input type="checkbox"/> Yes If "Yes," attach an explanation. <input checked="" type="checkbox"/> No	

Previous Edition Usable
Authorized for Local Reproduction

Standard Form 424 (Rev. 7-97)
Prescribed by OMB Circular A-107

CONSOLIDATED PLAN CERTIFICATIONS



CPMP Non-State Grantee Certifications

Many elements of this document may be completed electronically, however a signature must be manually applied and the document must be submitted in paper form to the Field Office.

☐ This certification does not apply.
☒ This certification is applicable.

NON-STATE GOVERNMENT CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of alleged threats to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24, and it has in effect and is following a residential mobility assessment and relocation assistance plan required under section 104(c) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CPMP or HOME programs.

Drug Free Workplace -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about:
 - a. The dangers of drug abuse in the workplace;
 - b. The grantee's policy of maintaining a drug-free workplace;
 - c. Any available drug counseling, rehabilitation, and employee assistance program; and
 - d. The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will --
 - a. Abide by the terms of the statement; and
 - b. Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within 10 calendar days after receiving notice under subparagraph 4(b), from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designated on-site grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted:
 - a. Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
 - b. Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

Jurisdiction

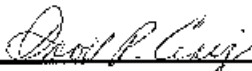
Anti-Lobbying To the best of the jurisdiction's knowledge and belief:

8. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal loan, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement.
9. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
10. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that a subrecipient shall verify and disclose accordingly.

Authority of Jurisdiction -- The principal person is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The Housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.



April 26, 2007

Signature/Authorized Official

Date

David R. Craig

Name

County Executive

Title

770 South Main Street

Address

Bel Air, MD 21014

City/State/Zip

410-638-3350

Telephone Number

Jurisdiction

☒ This certification does not apply.
☒ This certification is applicable.

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 576)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

11. **Maximum Possible Priority** - With respect to activities excepted to its assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or seek the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available;
12. **Overall Benefit** - The aggregate use of CDBG funds including Section 108 guaranteed loans during program year(s) 2001, 2002, 2003, (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount expended for activities that benefit such persons during the designated period;
13. **Fee-in-Place Assessments** - It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

14. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individual engaged in non-violent civil rights demonstrations; and
15. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

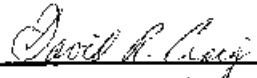
Appendix

Jurisdiction:

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K and R, of title 24:

Compliance with Laws -- It will comply with applicable laws.


Signature/Authorized Official

April 26, 2007

Date

David R. Craig
Name
County Executive
Title
220 South Main Street
Address
Bel Air, MD 21014
City/State/Zip
410-638-3350
Telephone Number

Jurisdiction

☐ This certification does not apply.
☒ This certification is applicable.

Specific HOME Certifications

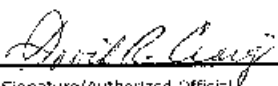
The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any HOME funds in combination with other Federal assistance that is necessary to provide affordable housing.


 Signature/Authorized Official

April 26, 2007

Date

David R. Craig

Name

County Executive

Title

220 South Main Street

Address

Bel Air, MD 21014

City/State/Zip

410 638-3350

Telephone Number

Jurisdiction:

☐ This certification does not apply.
☒ This certification is applicable.

HOPWA Certifications

The HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under that program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of assistance involving new construction, or substantial rehabilitation, or acquisition of a facility;
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.


 Signature/Authorized Official

April 26, 2007
 Date

David R. Craig

Name

County Executive

Title

220 South Main Street

Address

Belt Air, MD 21014

City/State/Zip

410-638-3350

Telephone Number

Jurisdiction

☐ This certification does not apply.
☒ This certification is applicable.

ESG Certifications

I, **David R. Craig**, Chief Executive Officer of Jurisdiction, certify that the local government will ensure the provision of the matching supplemental funds required by the regulation at 24 CFR 576.51. I have attached to this certification a description of the sources and amounts of such supplemental funds.

I further certify that the local government will comply with:

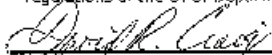
1. The requirements of 24 CFR 576.53 concerning the continued use of buildings for which Emergency Shelter Grants are used for rehabilitation or conversion of buildings for use as emergency shelters for the homeless; or when funds are used solely for operating costs or essential services.
2. The building standards requirement of 24 CFR 576.55.
3. The requirements of 24 CFR 576.56, concerning assurances on services and other assistance to the homeless.
4. The requirements of 24 CFR 576.57, other appropriate provisions of 24 CFR Part 576, and other applicable federal laws concerning nondiscrimination and equal opportunity.
5. The requirements of 24 CFR 576.59(b) concerning the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970.
6. The requirement of 24 CFR 576.59 concerning minimizing the displacement of persons as a result of a project assisted with these funds.
7. The requirements of 24 CFR Part 24 concerning the Drug Free Workplace Act of 1988.
8. The requirements of 24 CFR 576.56(a) and 576.55(c) that grantees develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted with ESG funds and that the address or location of any family violence shelter project will not be made public, except with written authorization of the person or persons responsible for the operation of such shelter.
9. The requirement that recipients involve themselves, to the maximum extent practicable and where appropriate, homeless individuals and families in policymaking, renovating, maintaining, and operating facilities assisted under the ESG program, and in providing services for occupants of these facilities as provided by 24 CFR 76.56.
10. The requirements of 24 CFR 576.57(e) dealing with the provisions of, and regulations and procedures applicable with respect to the environmental review responsibilities under the National Environmental Policy Act of 1969 and related

Jurisdiction

authorities as specified in 24 CFR Part 58.

11. The requirements of 24 CFR 576.21(a)(4) providing that the funding of homeless prevention activities for families that have received eviction notices or notices of termination of utility services will meet the requirements that: (A) the inability of the family to make the required payments must be the result of a sudden reduction in income; (B) the assistance must be necessary to avoid eviction of the family or termination of the services to the family; (C) there must be a reasonable prospect that the family will be able to resume payments within a reasonable period of time; and (D) the assistance must not supplant funding for preexisting homeless prevention activities from any other source.
12. The new requirement of the McKinney-Vento Act (42 USC 11362) to develop and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons. I further understand that state and local governments are primarily responsible for the care of these individuals, and that ESG funds are not to be used to assist such persons in place of state and local resources.
13. HUD's standards for participation in a local Homeless Management Information System (HMIS) and the collection and reporting of client-level information.

I further certify that the submission of a completed and approved Consolidated Plan with its certifications, which act as the application for an Emergency Shelter Grant, is authorized under state and/or local law, and that the local government possesses legal authority to carry out grant activities in accordance with the applicable laws and regulations of the U. S. Department of Housing and Urban Development.



Signature/Authorized Official

April 26, 2007

Date

David R. Craig

Name

County Executive

Title

220 South Main Street

Address

Bel Air, MD 21014

City/State/Zip

410-638-3350

Telephone Number

Jurisdiction

- ☐ This certification does not apply.
☒ This certification is applicable.

APPENDIX TO CERTIFICATIONS

Instructions Concerning Lobbying and Drug-Free Workplace Requirements

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, Title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

Drug-Free Workplace Certification

- By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
- The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take additional authorized action under the Drug-Free Workplace Act.
- Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
- Workplace locations must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Congressional designations may be used (e.g., all vehicles of a mass transit authority or State highway department with a H operator). State employees in each local unemployment office, performers in concert halls or radio stations.
- If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if previously certified the workplaces in question (see paragraph three).
- The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant: Place of Performance (Street address, city, county, state, zip code). Check if there are workplaces on file that are not identified here. The certification with regard to the drug-free workplace is required by 24 CFR part 21.

Place Name	Street	City	County	State	Zip

- Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules: "Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and/or further defined by regulation (21 CFR 1306.11 through 1306.15); "Conviction" means a finding of guilt (including a plea of *nolo contendere*) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes; "Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any

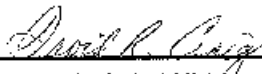
Jurisdiction

controlled substance; "Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including:

- All "direct charge" employees;
- all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and
- temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subcontractors or subcontractors in covered workplaces).

Note that by signing these certifications, certain documents must be completed, in use, and on file for verification. Those documents include:

1. Analysis of Impacts to Fair Housing
2. Citizen Participation Plan
3. Anti-discrimination and Redaction Plan



 Signature/Authorized Official

April 25, 2007

Date

Dayld R. Craig

 Name

County Executive

 Title

220 South Main Street

 Address

Bel Air, MD 21014

 City/State/Zip

410-638-3350

 Telephone Number

TABLE 2C / 3A SUMMARY OF SPECIFIC OBJECTIVES & ANNUAL OBJECTIVES
HOUSING AND COMMUNITY DEVELOPMENT

Specific Obj. #	Outcome/Objective Specific Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
DH-1 Availability/Accessibility of Decent Housing							
DH-1.1	Housing activities primarily in improving the quality of or access to housing by homeowner rehabilitation for income eligible homeowners.	HOME	❖ Number of units rehabbed for the low income	2008	10		
				2009	10		
		CDBG		2010	10		
				2011	10		
		Other funding	2012	10			
MULTI-YEAR GOAL				50			
DH-1 Availability / Accessibility of Decent Housing							
DH-1.2	Housing activities primarily in improving the quality of or access to housing by an emergency repair program for income eligible homeowners.	CDBG	❖ Number of units that received emergency repairs	2008	6		
				2009	6		
		Other funding		2010	6		
				2011	6		
			2012	6			
MULTI-YEAR GOAL				30			
DH-1 Availability/ Accessibility of Decent Housing							
DH-1.3	Housing activities primarily in improving the quality of or access to housing by accessibility upgrades, ramp program.	CDBG	❖ Number of units that received a ramp.	2008	3		
				2009	3		
		Other funding		2010	3		
				2011	3		
			2012	3			
MULTI-YEAR GOAL				15			
Specific Obj. #	Outcome/Objective Specific Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
DH-1 Availability/Accessibility of Decent Housing							
DH-1.4	Public service activities funded to increase accessibility to housing by a fair housing program that includes education and outreach.	CDBG	❖ Number of persons receiving fair housing services	2008	5		
				2009	5		
		Other funding		2010	5		
				2011	5		
			2012	5			
MULTI-YEAR GOAL				25			
DH-1 Availability/Accessibility of Decent Housing							
DH-1.5	Public service activities funded to increase the accessibility to housing by	CDBG	❖ Number of persons	2008	3		
				2009	3		

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	an accessibility upgrade program.	Other funding	receiving accessibility upgrades	2010	3		
				2011	3		
				2012	3		
			MULTI-YEAR GOAL		15		
DH-1 Availability/Accessibility of Decent Housing							
DH-1.6	Public service activities funded to increase accessibility to housing by fair housing program- specifically testing.	CDBG	❖ Number of test cases.	2008	8		
				2009	8		
		Other funding		2010	8		
				2011	8		
				2012	8		
			MULTI-YEAR GOAL		40		

**TABLE 2C SUMMARY OF SPECIFIC OBJECTIVES
HOUSING AND COMMUNITY DEVELOPMENT**

Specific Obj. #	Outcome/Objective Specific Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
DH-2 Affordability of Decent Housing							
DH-2.1	Housing activities focused primarily on the affordability of housing units by the downpayment assistance programs for income eligible 1 st time homebuyers.	HOME	❖ Number of housing units that received downpayment assistance.	2008	12		
				2009	12		
		CDBG		2010	12		
				2011	12		
	ADDI and SELP loans	Other funding		2012	12		
MULTI-YEAR GOAL					60		
DH-2 Affordability of Decent Housing							
DH-2.2	Housing activities focused primarily on the affordability of housing units by the Tenant Based Rental Assistance (TBRA) program.	HOME	❖ Number of TBRA assisted units.	2008	12		
				2009	12		
		CDBG		2010	12		
				2011	12		
		Other funding		2012	12		
MULTI-YEAR GOAL					60		
DH-2 Affordability of Decent Housing							
DH-2.3	Housing activities focused primarily on the affordability of housing units by the House Keys for Employees Program.	CDBG	❖ Number of housing units created in the House Keys for Employees program.	2008	3		
				2009	5		
		HOME		2010	5		
				2011	5		
		Other funding		2012	5		
MULTI-YEAR GOAL					23		
Specific Obj. #	Outcome/Objective Specific Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
DH-2 Affordability of Decent Housing							
DH-2.4	Creating housing opportunities for 1 st time homebuyers with the CHDO's helping to create housing for income eligible 1 st time homebuyers.	HOME	❖ Number of 1 st time income eligible homebuyers.	2008	6		
				2009	6		
		Other funding		2010	6		
				2011	6		
				2012	6		
MULTI-YEAR GOAL					30		
DH-2 Affordability of Decent Housing							
DH-2.5	Housing activities focused primarily on making housing units affordable	CDBG	❖ Number of persons	2008	5		
				2009	5		

	by homeless prevention assistance.	HOME	benefiting from homeless prevention assistance.	2010	5		
		Other funding		2011	5		
				2012	5		
				MULTI-YEAR GOAL		25	
Specific Objectives							
DH-2 Affordability of Decent Housing							
DH-2.6	Housing activities focused primarily on making the housing units affordable through the Utility Assistance program.	CDBG	❖ Number of households who benefited from the Utility Assistance program.	2008	8		
		HOME		2009	8		
				2010	8		
				2011	8		
				2012	8		
		Other funding	MULTI-YEAR GOAL		40		
DH-2 Affordability of Decent Housing							
DH-2.7	Housing activities focused primarily on making housing units affordable through eviction prevention programs.	HOME	❖ Number of households who benefited from the Eviction Prevention programs.	2008	5		
		CDBG		2009	5		
				2010	5		
				2011	5		
				2012	5		
		Other funding	MULTI-YEAR GOAL		25		
DH-2 Affordability of Decent Housing							
DH-2.8	Housing activities focused primarily on making the housing units affordable by loans and subsidies to developers to create affordable units.	CDBG	❖ Number of loans to developers	2008	1		
		HOME		2009	1		
			❖ Number of affordable units created	2010	1		
				2011	1		
				2012	1		
		Other funding	MULTI-YEAR GOAL		5		

**TABLE 2C SUMMARY OF SPECIFIC OBJECTIVES
HOUSING AND COMMUNITY DEVELOPMENT**

Specific Obj. #	Outcome/Objective Specific Objectives	Sources of Funds	Performance Indicators	Year	Expected Numb er	Actua l Numb er	Percent Comple ted
DH-3 Sustainability of Decent Housing							
DH-3.1	Public services activities funded to sustain housing in neighborhoods by housing counseling program for existing low to moderate income households to help them avoid predatory lending.	HOME	❖ Number of households that benefited from housing counseling program.	2008	15		
				2009	15		
		CDBG		2010	15		
				2011	15		
				2012	15		
		Other funding	MULTI-YEAR GOAL		75		
DH-3 Sustainability of Decent Housing							
DH-3.2	Public service activities funded to sustain housing in neighborhoods with housing activities to rehab or construct infill housing as part of a neighborhood revitalization effort.	CDBG	❖ Number of units rehabbed	2008	6		
				2009	6		
		HOME	❖ Number of units constructed	2010	6		
				2011	6		
				2012	6		
		Other funding	MULTI-YEAR GOAL		30		
DH-3 Sustainability of Decent Housing							
DH-3.3	Public facilities and improvement activities that sustains housing for low to moderate income households by rehab infrastructure of a residential facility for at-risk population.	CDBG	❖ Number of households benefiting from rehab of their facility.	2008	8		
				2009			
		HOME		2010			
				2011			
				2012			
		Other funding	MULTI-YEAR GOAL		8		
DH-3 Sustainability of Decent Housing							
DH-3.4	Public facilities and improvements activities that sustains housing for low and moderate income households with land acquisition assistance to provide low-mod households affordable rental units.	CDBG	❖ Number of affordable rental units created.	2008	10		
				2009	10		
		HOME		2010	10		
				2011	10		
				2012	10		
		Other funding	MULTI-YEAR GOAL		50		

**TABLE 2C SUMMARY OF SPECIFIC OBJECTIVES
HOUSING AND COMMUNITY DEVELOPMENT**

Specific Obj. #	Outcome/Objective Specific Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
SL-1 Availability/Accessibility of Suitable Living Environment							
SL-1.1	Public service activities funded to provide access to a suitable living environment by a mentoring program for youth.	CDBG	❖ Number of youths mentored.	2008	30		
				2009	30		
		HOME		2010	30		
				2011	30		
		Other funding		2012	30		
MULTI-YEAR GOAL				150			
SL-1 Availability/Accessibility of Suitable Living Environment							
SL-1.2	Public service activities funded to provide access to a suitable living environment with operational funding of after-school programs for children at risk in the Edgewood, Aberdeen, and Havre de Grace communities.	CDBG	❖ Number of children benefiting from accessibility to after-school program.	2008	200		
				2009	200		
		HOME		2010	200		
				2011	200		
		Other funding		2012	200		
MULTI-YEAR GOAL				1000			
SL-1 Availability/Accessibility of Suitable Living Environment							
SL-1.3	Public facilities and improvements activities that ensure access to suitable living environment by building new Community Activity Centers.	CDBG	❖ Number of new centers to be built.	2008	0		
				2009	1		
		HOME		2010	0		
				2011	1		
		Other funding		2012	1		
MULTI-YEAR GOAL				3			
SL-1 Availability/Accessibility of Suitable Living Environment							
SL-1.4	Public facilities and improvement activities that ensure access to suitable living environment with ADA Accessibility Enhancements.		❖ Number of ADA Accessible Enhancements	2008	2		
				2009	2		
				2010	2		
				2011	2		
				2012	2		
MULTI-YEAR GOAL				10			
SL-1 Availability/Accessibility of Suitable Living Environment							
SL-1.5	Activities that increase access or availability to shelter or service that will improve the beneficiary's living environment by funding operational expenses for the county's permanent homeless shelter.	CDBG	❖ Number of homeless persons who have access to the shelter	2008	28		
				2009	28		
		HOME		2010	28		
				2011	28		
		Other funding		2012	28		

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			MULTI-YEAR GOAL	140		
SL-3	Availability/Accessibility of Suitable Living Environment					
SL-1.6	Activities that increase access or availability to shelter or service that will improve the beneficiary's living environment by funding operational expenses for the county's transitional housing programs and substance abuse programs.	CDBG	❖ Number of people who received access to shelter or substance abuse programs.	2008	35	
				2009	35	
		HOME		2010	35	
				2011	35	
		Other funding		2012	35	
			MULTI-YEAR GOAL	175		

**TABLE 2C SUMMARY OF SPECIFIC OBJECTIVES
HOUSING AND COMMUNITY DEVELOPMENT**

Specific Obj. #	Outcome/Objective Specific Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
SL-2	Affordability of Suitable Living Environment						
SL-2.1	Public service activities funded to support housing opportunities in a target neighborhood by funding the housing counseling program.		❖ Number of households benefiting from the housing counseling program.	2008	25		
				2009	25		
				2010	25		
				2011	25		
					2012	25	
MULTI-YEAR GOAL				125			
SL-2	Affordability of Suitable Living Environment						
SL-2.2	Public facilities and improvement activities funded to support housing opportunities by making infrastructure improvements to local street and sidewalks.		❖ Number of houses that benefit from infrastructure improvements	2008	15		
				2009	15		
				2010	15		
				2011	15		
					2012	15	
MULTI-YEAR GOAL				75			
SL-3	Sustainability of Suitable Living Environment						
SL-3.1	Public facilities and improvement activities that sustain a suitable living environment by making infrastructure improvements to local streets and sidewalks.		❖ Number of projects that made improvements to local streets and sidewalks	2008	2		
				2009	2		
				2010	2		
				2011	2		
					2012	2	
MULTI-YEAR GOAL				10			
SL-3	Sustainability of Suitable Living Environment						
SL-3.2	Public facilities and improvement activities that sustain a suitable living environment by constructing a community park in a low to moderate neighborhood.		❖ Number of persons benefiting from a community park.	2008	0		
				2009	1313		
				2010	0		
				2011	0		
					2012	0	
MULTI-YEAR GOAL				1313			

**TABLE 2C SUMMARY OF SPECIFIC OBJECTIVES
HOUSING AND COMMUNITY DEVELOPMENT**

Specific Obj. #	Outcome/Objective Specific Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
EO-1 Availability/Accessibility of Economic Opportunity							
EO-1.1	Housing activities supporting "Live near work" initiatives that increase the supply of housing or access to housing with House Keys for Employers program.		❖ Number of new households created.	2008	4		
				2009	4		
				2010	4		
				2011	4		
				2012	4		
MULTI-YEAR GOAL				20			
EO-2 Affordability of Economic Opportunity							
EO-2.1	Public service activities funded to support economic opportunities by funding operational expenses for job training skills programs.		❖ Number of persons benefiting from job training skills	2008	8		
				2009	8		
				2010	8		
				2011	8		
				2012	8		
MULTI-YEAR GOAL				40			
EO-3 Sustainability of Economic Opportunity							
EO-3.1	Public service activities funded to sustain economic opportunities by funding operational support for Bel Air Downtown Revitalization Alliance for store front improvements along Main Street		❖ Number of businesses that benefited from improvements.	2008	4		
				2009	4		
				2010	4		
				2011	4		
				2012	4		
MULTI-YEAR GOAL				20			

TABLE 2B
PRIORITY COMMUNITY DEVELOPMENT NEEDS

PRIORITY COMMUNITY DEVELOPMENT NEEDS	Priority Need Level High, Medium, Low, No Such Need	Unmet Priority Need	Dollars to Address Unmet Priority Need	Multi-Year Goals	Annual Goals
PUBLIC FACILITY NEEDS (projects)					
Senior Centers	H	3	2,500,000	3	1
Handicapped Centers	L	0	0	0	0
Homeless Facilities	L	0	0	0	0
Youth Centers	H	3	1,000,000	3	1
Child Care Centers	L	0	0	0	0
Health Facilities	L	3	50,000	3	1
Neighborhood Facilities	H	3	500,000	3	1
Parks and/or Recreation Facilities	L	3	500,000	3	1
Parking Facilities	L	unknown	N/A	N/A	N/A
Non-Residential Historic Preservation	L	0	0	0	0
Other Public Facility Needs	L	0	0	0	0
INFRASTRUCTURE (projects)					
Water/Sewer Improvements	M	15	3,000,000	15	3
Street Improvements	M	15	3,000,000	15	3
Sidewalks	L	15	250,000	15	3
Solid Waste Disposal Improvements	L	15	250,000	15	3
Flood Drain Improvements	L	15	250,000	15	3
Other Infrastructure Needs	L	15	250,000	15	30
PUBLIC SERVICE NEEDS (people)					
Senior Services	H	150	34,500	5	1
Handicapped Services	L	0	0	0	0
Youth Services	M	100	300,000	5	1
Child Care Services	L	0	0	0	0
Transportation Services	M	50	110,000	5	1
Substance Abuse Services	M	10	8,000	5	1
Employment Training	M	25	50,000	5	1
Health Services	L	0	0	0	0
Lead Hazard Screening	L	0	0	0	0
Crime Awareness	L	0	0	0	0
Other Public Service Needs	L	unknown	N/A	N/A	N/A
ECONOMIC DEVELOPMENT	L	unknown	N/A	N/A	N/A
ED Assistance to For-Profits(businesses)	L	unknown	N/A	N/A	N/A
ED Technical Assistance(businesses)	L	unknown	N/A	N/A	N/A
Micro-Enterprise Assistance(businesses)	L	unknown	N/A	N/A	N/A
Rehab; Publicly- or Privately-Owned	L	unknown	N/A	N/A	N/A

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Commercial/Industrial (projects)					
C/I* Infrastructure Development (projects)	L	unknown	N/A	N/A	N/A
Other C/I* Improvements(projects)	L	unknown	N/A	N/A	N/A
PLANNING					
Planning	M		75,000	5	1
TOTAL ESTIMATED DOLLARS NEEDED:			12,127,500		

** Commercial or Industrial Improvements by Grantee or Non-profit*

Harford County believes a suitable living environment includes improving the safety and livability of neighborhoods; increasing access to quality public and private facilities and services; reducing the isolation of income groups within a community and the revitalization of deteriorating or deteriorated neighborhoods; restoring and preserving properties of special historic, architectural or aesthetic value, and the conservation of energy.

Throughout the planning process, the following are priority community development objectives, which reflected as the most needed objectives.

- Providing more neighborhood facilities, particularly community centers, serving a variety of recreational and service needs for the area. There is a strong desire for these facilities to be multi-faceted in serving the entire community.
- Improving the infrastructure needs of low to moderate income communities is an important priority with the municipalities and also in more rural areas where water and sewer infrasture do not exist.
- Continuing efforts in providing job training, support services and job creation is important to assisting the low to moderate income, female head of household, and the disabled to achieve self-sufficiency.

TABLE 2A
PRIORITY HOUSING NEEDS/INVESTMENT PLAN TABLE

PRIORITY HOUSING NEEDS (households)		Priority		Unmet Need	Goals
Renter	Small Related	0-30%	H	514	35
		31-50%	L	84	0
		51-80%	L	25	0
	Large Related	0-30%	L	122	0
		31-50%	L	14	0
		51-80%	L	0	0
	Elderly	0-30%	H	479	100
		31-50%	M	145	0
		51-80%	L	9	0
	All Other	0-30%	H	565	100
		31-50%	L	74	0
		51-80%	L	9	0
Owner		0-30%	M	1458	0
		31-50%	M	1069	0
		51-80%	L	674	0
		> 80%	H	17,227	44
Special Needs *		0-80%	M	11	0
Total Goals					279

Total 215 Goals	279
Total 215 Renter Goals	235
Total 215 Owner Goals	44

TABLE 2A
PRIORITY HOUSING ACTIVITIES

PRIORITY HOUSING ACTIVITIES	Priority	Multi-Yr Goals	Annual Goals
CDBG			
Acquisition of existing rental units	L		
Production of new rental units	M	100	20
Rehabilitation of existing rental units	M	100	20
Rental assistance	H	175	35
Acquisition of existing owner units	M		
Production of new owner units	H		
Rehabilitation of existing owner units	H		
Homeownership assistance	H		
HOME			
Acquisition of existing rental units	M		
Production of new rental units	M		
Rehabilitation of existing rental units	M		
Rental assistance	H	175	35
Acquisition of existing owner units	M	10	2
Production of new owner units	H	25	5
Rehabilitation of existing owner units	H	125	25
Homeownership assistance	H	60	12
HOPWA			
Rental assistance	M	205	41
Short term rent/mortgage utility payments	M		
Facility based housing development	L		

Facility based housing operations	L		
Supportive services	M		
<i>Other</i>			
Persons with Disabilities	M	365	73

**TABLE 2C SUMMARY OF SPECIFIC OBJECTIVES
HOMELESS AND SPECIAL NEEDS**

Specific Obj. #	Outcome/Objective Specific Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
DH-1 Availability/Accessibility of Decent Housing							
DH-1.1	Maintain access to emergency shelter for homeless individuals and families through the use of the ESG program.	ESG	❖ The number of clients being served in the homeless emergency shelter.	2008	206		
				2009	206		
				2010	206		
				2011	206		
				2012	206		
		MULTI-YEAR GOAL				1,030 indvs.	
DH-1 Availability/Accessibility of Decent Housing							
DH-1.2	Maintain access to emergency motel sheltering for homeless clients for winter sheltering through use of the ESG program.	ESG	❖ The number of homeless clients accessing emergency motel sheltering.	2008	78		
				2009	78		
				2010	78		
				2011	78		
				2012	78		
		MULTI-YEAR GOAL				390 indvs.	
DH-1 Availability/Accessibility of Decent Housing							
DH-1.3	Maintain access for homeless individuals and families to transitional housing programs through the use of the ESG program.	ESG	❖ The number of clients being served in homeless transitional housing programs funded with ESG.	2008	60		
				2009	60		
				2010	60		
				2011	60		
				2012	60		
		MULTI-YEAR GOAL				300 indvs.	

**TABLE 2C SUMMARY OF SPECIFIC OBJECTIVES
HOMELESS AND SPECIAL NEEDS – *CONTINUED***

Specific Obj. #	Outcome/Objective Specific Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
DH-2 Affordability of Decent Housing							
DH-2.1	Maintain access to eviction prevention funds for households at risk of homelessness through use of ESG program.	ESG	❖ The number of households accessing eviction prevention funds to avoid an eviction.	2008	46		
				2009	46		
				2010	46		
				2011	46		
				2012	46		
		MULTI-YEAR GOAL				230 hshlds.	
SL-1 Availability/Accessibility of Suitable Living Environment							
SL-1.1	Create new Permanent Housing for chronically homeless.	SHP & S+C	❖ Secure 1 new bed through the CoC Samaritan Initiative each year.	2008	1 unit		
				2009	1 unit		
				2010	1 unit		
				2011	1 unit		
				2012	1 unit		
		MULTI-YEAR GOAL				5 units	
SL-1 Availability/Accessibility of Suitable Living Environment							
SL-1.2	Increase the numbers of homeless persons staying in Permanent Supportive Housing.	SHP & S+C	❖ Homeless clients will maintain Permanent Housing for more than 7 months. ❖ Expected Number: SHP/S+C	2008	26/16		
				2009	26/16		
				2010	26/16		
				2011	26/16		
				2012	26/16		
		MULTI-YEAR GOAL				130/80	

**TABLE 2C SUMMARY OF SPECIFIC OBJECTIVES
HOMELESS AND SPECIAL NEEDS - *CONTINUED***

Specific Obj. #	Outcome/Objective Specific Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
SL-1 Availability/Accessibility of Suitable Living Environment							
SL-1.3	Increase the percentage of homeless persons moving from Transitional Housing (TH) to Permanent Housing (PH) to at least 61.5% (HUD's 2007 CoC goal).	SHP & S+C	❖ Homeless clients in TH will move onto PH.	2008	16		
				2009	16		
				2010	16		
				2011	16		
				2012	16		
		MULTI-YEAR GOAL		80			
SL-1 Availability/Accessibility of Suitable Living Environment							
SL-1.4	Increase percentage of homeless persons employed at exit from Permanent Supportive Housing (PSH) to 18% (HUD's 2007 CoC goal).	SHP & S+C	❖ Homeless clients that are employed upon exit from PSH	2008	6		
				2009	6		
				2010	6		
				2011	7		
				2012	7		
		MULTI-YEAR GOAL		32			
SL-1 Availability/Accessibility of Suitable Living Environment							
SL-1.5	Ensure that the CoC has a functional Homeless Management Information System (HMIS) (HUD's 2007 CoC goal).	SHP & S+C	❖ 100% of McKinney-Vento funded homeless programs will utilize HMIS for bed coverage.	2008	117		
				2009	118		
				2010	119		
				2011	120		
				2012	121		
		MULTI-YEAR GOAL		595			

TABLE 1A
HOMELESS AND SPECIAL NEEDS POPULATIONS

Continuum of Care: Housing Gap Analysis Chart

	Current Inventory	Under Development	Unmet Need/ Gap
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Individuals

Example	Emergency Shelter	100	40	26
	Emergency Shelter	29		4
Beds	Transitional Housing	34		16
	Permanent Supportive Housing	34	1	29
	Total	97	1	49

Persons in Families with Children

	Emergency Shelter	27		9
Beds	Transitional Housing	40		-17
	Permanent Supportive Housing	56		0
	Total	123		-8

Continuum of Care: Homeless Population and Subpopulations Chart

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Number of Families with Children (Family Households):	4	13	0	17
1. Number of Persons in Families with Children	16	35	0	51
2. Number of Single Individuals and Persons in Households without children	57	24	13	94
(Add Lines Numbered 1 & 2 Total Persons)	73	59	13	145
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total
a. Chronically Homeless	23		8	31
b. Seriously Mentally Ill	22			
c. Chronic Substance Abuse	19			
d. Veterans	7			
e. Persons with HIV/AIDS	2			
f. Victims of Domestic Violence	25			
g. Unaccompanied Youth (Under 18)	0			

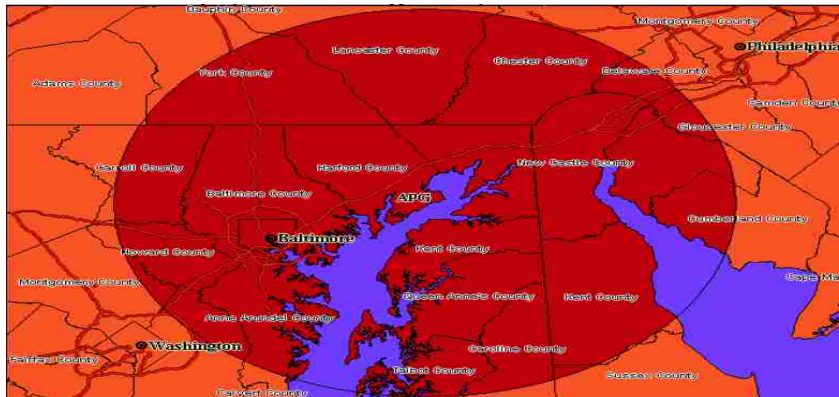
TABLE 4
PRIORITY PUBLIC HOUSING NEEDS
LOCAL JURISDICTION

Public Housing Need Category	PHA Priority Need Level High, Medium, Low, No Such Need	Estimated Dollars To Address
Restoration and Revitalization		
Capital Improvements	Low	0
Modernization	Low	0
Rehabilitation	Low	0
Other (Specify)		0
Management and Operations	Low	0
Improved Living Environment		
Neighborhood Revitalization (non-capital)	Medium	400,000
Capital Improvements	Medium	1,000,000
Safety/Crime Prevention/Drug Elimination	Medium	50,000
Other (Specify)		
Economic Opportunity		
Resident Services/ Family Self Sufficiency	High	50,000
Other (Specify)		
Total		1,500,000

IMPACTS OF BRAC: SAGE POLICY GROUP STUDY

September 7, 2007 marked the release of the Sage Policy Group study concerning impacts of BRAC on the seven jurisdiction region surrounding Aberdeen Proving Ground. The seven jurisdictions included in the study include; Harford County, Baltimore County, Cecil County, Baltimore City, York County, Lancaster County, and New Castle County.

Study Impact Area



Understanding that housing will play a major role in the regions ability to absorb the Base Realignment and Closure (BRAC), a comprehensive study of the existing and projected housing inventory was completed. Harford County is expected to experience growth in its housing inventory with estimates reaching 111,145 by 2017.

Housing Inventory Projections

Jurisdiction	Housing inventory estimate, 2007	Housing inventory estimate, 2012	Housing inventory estimate, 2017
Harford County (1)	93,946	104,145	111,145

Harford County is expected to be a large growth area in the region regardless of the BRAC expansion. The following chart shows the percentage of change expected in housing inventory from 2007 – 2012 (expected date of military jobs transferring to region), and 2012 – 2017 (Contractor tail and support jobs relocation).

Changes in Housing Inventory

Jurisdiction	Housing inventory change: 2007-2012		Housing inventory change: 2012-2017	
	Number	Change	Number	Change
Harford County	10,199	10.9%	7,000	6.7%

The official movement of jobs to the Harford County region will be spread over a number of years. The following chart shows a breakdown of the expected jobs, on-base and contractor/induced jobs, and the projected timeline for their arrival.

Phasing of Employment

Exhibit IV-1 Phasing of BRAC-related employment				
Type of job	2007	2012	2017	
Direct jobs (1)	434	8,677	8,677	
Contractor-on jobs (2)	362	6,408	7,231	
Indirect jobs (3)	117	2,294	3,440	
Induced jobs (3)	287	5,624	8,432	
Total	1,200	23,103	27,780	
Share	4.3%	83.2%	100.0%	

Notes: (1) Phasing of direct jobs based on SAIC report.
 (2) Assumes 10 percent of contractor-on jobs arrive after 2012; remaining jobs follow pattern of direct jobs.
 (3) Assumes one-third of indirect and induced jobs arrive after 2012; remaining jobs follow pattern of direct jobs.
 Sources: SAIC, Sage.

As with any study dealing with projections, there are many scenarios that can impact the final number associated with the total number of jobs expected in the region. The on-base jobs will be relocating as part of the BRAC decision; however, the contractor, indirect, and induced jobs are subject to a number of variables. The following chart looks at three separate scenarios that could describe the numbers of jobs relocating to the region.

Scenarios

Exhibit IV-2: Phasing of BRAC-related employment: three scenarios

Scenario	2007	2012	2017
Mid-case	1,200	23,103	27,780
Low case	938	18,155	21,821
High case	1,451	28,070	33,739

Source: Staff

With the expected job transfers, there will be an increase in the overall population in the impacted counties and region. The following chart examines the population changes expected in Harford County. The data includes baseline population without the BRAC implementation and three scenarios with the BRAC implementation. Baseline projections show that Harford County and Cecil County are expected to experience the most rapid growth in the region due to BRAC and in the absence of BRAC.

Population

Exhibit IV-3: Phasing of BRAC-related population: baseline and three BRAC scenarios

Jurisdiction	Scenario	Population			Change 2007-2017	
		2007	2012	2017	Number	Percent
Harford County	Baseline	202,780	260,100	271,520	28,820	11.9%
	Mid-case	243,510	275,870	290,479	47,069	19.3%
	Low case	243,384	275,424	287,623	44,239	18.2%
	High case	243,594	277,505	292,556	48,962	20.1%

BRAC related housing demand was studied from 2007 – 2017. The results shown in the following slide indicate that Harford County could potentially experience constraints on the absorption of BRAC related growth in housing. Baseline projections shown without the impact of BRAC produce a 100 percent demand versus inventory result. In each of the three BRAC scenarios, the demand versus inventory projections exceeds 100 percent. It is important to note that this does not mean that housing would be unavailable for individuals projected to live in Harford County, only that new housing construction will need to progress faster than projected to meet demand.

BRAC Related Housing Demand

Exhibit IV-4: Phasing of BRAC-related housing demand: baseline and three BRAC scenarios

Jurisdiction	Scenario	Projected housing demand		Projected demand versus projected inventory (%)	
		2012	2017	2012	2017
Harford County	Baseline	98,940	105,600	100.0%	100.0%
	Mid-case	104,781	112,659	105.9%	106.7%
	Low case	103,875	111,564	105.0%	105.7%
	High case	105,386	113,381	106.5%	107.4%

Study results looked at the incomes associated with the expected jobs coming to the region, and used this data to project the cost and type of housing these new residents would be expecting. The following chart indicates the household income levels and house value / rent paid for each of the different job types coming to our region. In 2005, Harford County had a median household income of \$65,343, median home sale price of \$279,035, and a median rent of \$797.

Purchasing/Rent Power

Exhibit IV-5: Purchasing power of BRAC households

Category of worker	Direct	Contractor-tail	Indirect	Induced
Household income, 2007	\$152,351	\$124,780	\$81,740	\$62,893
House value	\$552,639	\$452,630	\$296,504	\$228,139
Rent/month	\$3,174	\$2,600	\$1,703	\$1,310

Home value is estimated on the assumption of a 10 percent down payment and a 30 year fixed mortgage payment equal to 25 percent of income. Rent per month at 25 percent of income.

The Sage Policy Group study looked at a number of impacts and constraints that could impact the regions ability to absorb the BRAC related growth. Some of the impact areas included:

- Population
- Housing
- Public Schools
- Public water and wastewater treatment
- Traffic

The following slide concerns the public school demand associated with the BRAC implementation. Using baseline estimates, Harford County is projected to be under capacity through 2017. When examining the BRAC scenarios, capacity would not be exceeded until 2017 largely due to several school construction projects scheduled to take place over the next several years.

Public School Demand

Exhibit IV-7 Phasing of public school demand, baseline and three BRAC scenarios

Jurisdiction	Scenario	Public school demand			Demand versus capacity (%)		
		2007	2012	2017	2007	2012	2017
Harford County	Baseline	39,582	39,775	40,360	95.0%	88.4%	89.7%
	Mid-case	39,778	43,601	44,984	95.5%	97.0%	100.0%
	Low case	39,714	42,341	43,461	95.3%	94.2%	96.6%
	High case	39,843	44,868	46,515	95.6%	99.8%	103.4%

Water and sewer will play a major role in the regions ability to accommodate BRAC related growth. Harford County is expected to undergo significant expansion to its water supply capacity resulting in decreasing demand versus capacity despite an increase in BRAC related population.

Water Constraints

Exhibit IV-8 Phasing of public water demand, baseline and three BRAC scenarios (MGD)

Jurisdiction	Scenario	Public water demand			Demand versus capacity		
		2007	2012	2017	2007	2012	2017
Harford County	Baseline	19.3	21.9	24.5	74%	58%	52%
	Mid-case	19.4	23.3	26.2	75%	61%	55%
	Low case	19.4	23.1	26.0	75%	61%	55%
	High case	19.4	23.4	26.4	75%	62%	56%

Wastewater treatment is not projected to be a constraint in Harford County going forward to 2017. Currently, Harford County has excess capacity in the County and Aberdeen systems. Planned expansion of the Havre de Grace plant is expected to complete by 2010. The following chart examines the demand versus capacity for wastewater treatment through 2017.

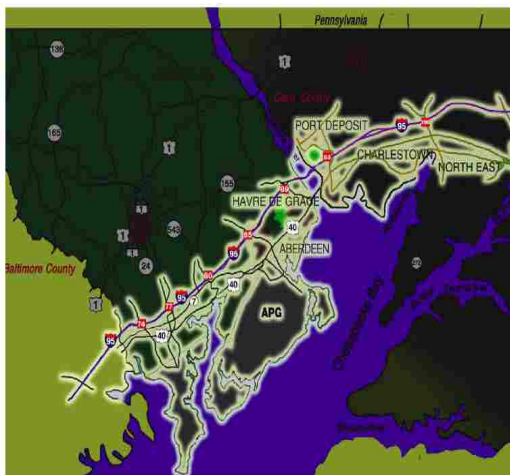
Wastewater Treatment Demand

Exhibit D-4-4: Housing of public wastewater treatment demand: baseline and three (BRAC) scenarios

Assumption	Wastewater	Public wastewater treatment demand (MGD)			Domestic water demand		
		2007	2011	2017	2007	2011	2017
Harford County	Baseline	17.8	19.6	21.9	65%	65%	74%
	Mid-range	17.8	20.9	23.3	65%	74%	82%
	Low case	17.8	20.7	23.0	65%	73%	81%
	High case	17.8	21.0	23.4	65%	74%	82%

Traffic is expected to be impacted substantially as the new on-base workers add to the existing vehicles entering and exiting the base. There are many planned expansions slated to take place in the coming years both at the state and local level. Expansion plans are underway for the public transportation methods currently available, including updates to the two MARC Train stations, allowing people to commute to and from the Aberdeen and Edgewood facilities. Vehicle traffic will impact a major number of Harford County's roadways. The number of impacted roads will correspond with available housing and where the BRAC population resides. The following charts show two different scenarios. First, if development is held to the existing development envelope and BRAC related residents reside here, the number of roads impacted would be greatly reduced. However, the second scenario shows the impacted roads if the majority of BRAC related residents reside outside of the development envelope to me much more significant.

Impacted Roads – Inside Development Envelope



Impacted Roads – Outside Development Envelope



SUMMARY OF PUBLIC COMMENTS

There were no public comments made during the public comment time-period for this Consolidated Plan and Annual Action Plan.

GLOSSARY

Affordable Housing. Affordable housing is generally defined as housing where the occupant is paying no more than 30 percent of gross income for gross housing costs, including utility costs.

Affordable Rent Standard. Harford County's policy is to require, at a minimum, the rent standard requirement imposed by the federal or state tax credit financing involved in the affordable housing project. Harford County reserves the right to use fair market rents as the standard if the tax credit financing is not reflective of affordable rents for the local market. If federal or state tax credit financing is not involved in the project, fair market rents will be used as the affordable rent standard.

AIDS and Related Diseases. The disease of acquired immunodeficiency syndrome or any conditions arising from the etiologic agent for acquired immunodeficiency syndrome.

Alcohol/Other Drug Addiction. A serious and persistent alcohol or other drug addition that significantly limits a person's ability to live independently.

American Dream Down-payment Initiative (ADDI). A HUD program, authorized by Title II of the National Affordable Housing Act, aimed at increasing the homeownership rate, especially among lower income and minority households, and to revitalize and stabilize communities. ADDI assists first-time homebuyers with down-payment and closing costs.

Area of Low-Income Concentration. Areas identified by census block groups where at least 41.8% of the households have an income that is less than 80% of the area median income as defined by the 2000 U.S. Census.

Area of Minority Concentration. Areas identified by census tracts where at least 40% of the population who reside within the census tract are identified as minority households as defined by the 2000 U.S. Census.

Assisted Household or Persons. For the purpose of identification of goals, an assisted house hold or person is one which during the period covered by the annual plan will receive benefits through the Federal funds, either alone or in conjunction with the investment of other public or private funds. The program funds providing the benefit(s) may be from any funding year or combined funding years. A renter is benefited if the person takes occupancy of affordable housing that is newly acquired, newly rehabilitated or newly constructed, and/or receives rental assistance through new budget authority. An existing homeowner is benefited during the year if the home's rehabilitation is completed. A first-time homebuyer is benefited if a home is purchased during the year. A homeless person is benefited during the year if the person becomes an occupant of transitional or permanent housing. A non-homeless person with special needs is considered as being benefited, however, only if the provision of supportive service is linked to the acquisition, rehabilitation, or new construction of a housing unit and/or the provision of rental assistance during the year. Households or persons who will benefit from more than one program activity must be counted only once. To be included in the goals, the housing unit must, at a minimum, satisfy the HUD Section 8 Housing Quality Standards (see 24 CFR section 882.109).

Committed. Generally means there has been a legally binding commitment of funds to a specific project to undertake specific activities.

Cost Burden Greater Than 30%. The extent to which gross housing costs, including utility costs, exceed 30 percent of gross income, based on data published by the U.S. Census Bureau.

Cost Burden Greater Than 50% (Severe Cost Burden). The extent to which gross housing costs, including utility costs, exceed 50 percent of gross income, based on data published by the U.S. Census Bureau.

Disabled Household. A household composed of one or more persons at least one of whom is an adult (a person of at least 18 years of age) who has a disability. A person shall be considered to have a disability if the person is determined to have a physical, mental or emotional impairment that: (1) is expected to be of long-continued and indefinite duration, (2) substantially impeded his or her ability to live independently, and (3) is of such a nature that the ability could be improved by more suitable housing conditions. A person shall also be considered to have a disability if he or she has a developmental disability as defined in the Developmental Disabilities Assistance and Bill of Rights Act (42 U.S.C. 6001-6006). The term also includes the surviving member or members of any household described in the first sentence of this paragraph who were living in an assisted unit with the deceased member of the household at the time of his or her death.

Economic Independence and Self-Sufficiency Programs. Programs undertaken by Public Housing Agencies (PHAs) to promote economic independence and self-sufficiency for participating families. Such programs may include Project Self-Sufficiency and Operation Bootstrap programs that originated under earlier Section 8 rental certificate and rental voucher initiatives, as well as the Family Self-Sufficiency program. In addition, PHAs may operate locally developed programs or conduct a variety of special projects designed to promote economic independence and self-sufficiency.

Elderly Household. For HUD rental programs, a one or two person household in which the head of the household or spouse is at least 62 years of age.

Elderly Person. A person who is at least 62 years of age.

Existing Homeowner. An owner-occupant of residential property who holds legal title to the property and who uses the property as his/her principal residence.

Extremely Low-Income Households. Household whose income is between 0 and 30 percent of the median income for the area, as determined by HUD with adjustments for smaller and larger households, except that HUD may establish income ceilings higher or lower than 30 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low household incomes.

Family. See definition in 24 CFR 812.2 (the National Affordable Housing Act definition required to be used in the CHAS rule differs from the Census definition). The Bureau of Census defines a family as a householder (head of household) and one or more other persons living in the same household who are related by birth, marriage or adoption. The term "household" is used in combination with the term "related" in the CHAS instructions, such as for Table 2, when compatibility with the Census definition of family (for reports and data available from the Census based upon that definition) is dictated.

Family Self-Sufficiency (FSS) Program. A program enacted by Section 554 of the National Affordable Housing Act which directs Public Housing Agencies (PHAs) and Indian Housing Authorities (IHAs) to use Section 8 assistance under the rental certificate and rental voucher programs, together with public and private resources, to provide supportive services, to enable participating families to achieve economic independence and self-sufficiency.

First-Time Homebuyer. An individual or family who has not owned a home during the three-year period preceding the HUD-assisted purchase of a home that must be used as the principal residence of the homebuyer, except that any individual who is a displaced homemaker

(as defined in 24 CFR 92) or a single parent (as defined in 24 CFR 92) may not be excluded from consideration as a first-time homebuyer on the basis that the individual, while a homemaker or married, owned a home with his or her spouse or resided in a home owned by the spouse.

FmHA. The Farmers Home Administration, or programs it administers.

For Rent. Year round housing units that are vacant and offered/available for rent (U.S. Census definition).

For Sale. Year round housing units that are vacant and offered/available for sale only (U.S. Census definition).

Frail Elderly. An elderly person who is unable to perform at least 3 activities of daily living (i.e., eating, dressing, bathing, grooming, and household management activities). (See 24 CFR 889.105.)

Group Quarters. Facilities providing living quarters that are not classified as housing units (U.S. Census definition). Examples include: prisons, nursing homes, dormitories, military barracks, and shelters.

HOME. The HOME Investment Partnerships Program, which is authorized by Title II of the National Affordable Housing Act.

Homeless Family. Family that includes at least one parent or guardian and one child under the age of 18, a homeless pregnant woman, or a homeless person in the process of securing legal custody of a person under the age of 18.

Homeless Individual. An unaccompanied youth (17 years or younger) or an adult (18 years or older) without children.

Homeless Youth. Unaccompanied person 17 years of age or younger who is living in situations described by terms "sheltered" or "unsheltered".

Household. One or more persons occupying a housing unit (U.S. Census definition). See also "Family".

Housing Problems. Households with housing problems include those that : (1) occupy units meeting the definition of Physical Defects; (2) meet the definition of overcrowded; and (3) meet the definition of cost burden greater than 30%.

Housing Unit. An occupied or vacant house, apartment, or a single room (SRO housing) that is intended as separate living quarters (U.S. Census definition).

Income. Under 570.3, for the purpose of determining whether a family or household is low to moderate income, Harford County may select any of the following three definitions of annual income for each activity, except that integrally related activities of the same type and qualifying under the same paragraph of 570.208(a) will use the same definition of income. 1)Annual income as defined under the Section 8 Housing Assistance Payments Program at 24 CFR 813.106 (or for homeowner rehabilitation under 570.202); 2)Annual income as reported under the Census long form for the most recent available decennial Census; 3) Adjusted gross income as defined for purposes of reporting under Internal Revenue Service (IRS) Form 1040 for individual Federal annual income tax purposes.

Institutions/Institutional. Group quarters for persons under care or custody (U.S. Census definition).

Large Related. A household of 5 or more persons that includes at least one person related to the householder by blood, marriage or adoption.

Lead-Based Paint Hazard. Any condition that causes exposure to lead from lead-contaminated dust, lead-contaminated soil, lead-contaminated paint that is deteriorated or present in accessible surfaces, friction surfaces, or impact surfaces that would result in adverse human health effects as established by the appropriate Federal agency (Residential Lead-Based Paint Hazard Reduction Act of 1992 definition).

LIHTC. (Federal) Low-Income Housing Tax Credit.

Low-Income. Households whose incomes do not exceed 50 percent of the median income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 50 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes. NOTE: HUD income limits are updated annually and are available from local HUD offices. (This term corresponds to low- and moderate-income households in the CDBG Program.)

Moderate Income. Households whose incomes do not exceed 80 percent of the median income for the area, as determined by HUD, with adjustments for smaller or larger families, except that HUD may establish income ceilings higher or lower than 80 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes. (This definition is different than that for the CDBG Program.)

Modest Housing. The U.S. Department of Housing and Urban Development (HUD) annually provides HOME financing eligibility limits that define 95% of the median purchase price for our area and the maximum amount a unit can cost and still considered modest and affordable. HUD sets these limits annually. An organization or first time homebuyer using HOME or county match funds for closing cost assistance, down-payment or mortgage write down assistance towards the purchase of a home must purchase a home that is less than this designated amount.

Non-Elderly Household. A household which does not meet the definition of "Elderly Household," as defined above.

Non-Homeless Persons with Special Needs. Includes elderly persons, frail elderly persons, persons with AIDS, disabled families, and families participating in organized programs to achieve economic self-sufficiency.

Non-Institutional. Group quarters for persons not under care or custody (U.S. Census definition used).

Occupied Housing Unit. A housing unit that is the usual place of residence of the occupant(s).

Other Household. A household of one or more persons that does not meet the definition of a Small Related household, Large Related household or Elderly Household.

Other Income. Households whose incomes exceed 80 percent of the median income for the area, as determined by the Secretary, with adjustments for smaller and larger families.

Other Low-Income. Households whose incomes are between 51 percent and 80 percent of the median income for the area, as determined by HUD, with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 80 percent of the

median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes. (This term corresponds to moderate-income in the CDBG Program.)

Other Vacant. Vacant year round housing units that are not For Rent or For Sale. This category could include Awaiting Occupancy or Held.

Overcrowded. A housing unit containing more than one person per room (U.S. Census definition).

Owner. A household that owns the housing unit it occupies (U.S. Census definition).

Physical Defects. A housing unit lacking a complete kitchen or bathroom (U.S. Census definition).

Primary Housing Activity. A means of providing or producing affordable housing - such as rental assistance, production, rehabilitation or acquisition - that will be allocated significant resources and/or pursued intensively for addressing a particular housing need (See also, "Secondary Housing Activity").

Project-Based (Rental) Assistance. Rental assistance provided for a project, not for a specific tenant. Tenants receiving project-based rental assistance give up the right to that assistance upon moving from the project.

Public Housing CIAP. Public Housing Comprehensive Improvement Assistance Program

Public Housing MROP. Public Housing Major Reconstruction of Obsolete Projects.

Rent Burden Greater Than 30% (Cost Burden). The extent to which gross rents, including utility costs, exceed 30 percent of gross income, based on data published by the U.S. Census Bureau.

Rent Burden Greater Than 50% (Severe Cost Burden). The extent to which gross rents, including utility costs, exceed 50 percent of gross income, based on data published by the U.S. Census Bureau.

Rental Assistance. Rental assistance payments provided as either project-based rental assistance or tenant-based rental assistance.

Renter. A household that rents the housing unit it occupies, including both units rented for cash and units occupied without cash payment or rent (U.S. Census definition).

Renter Occupied Unit. Any occupied housing unit that is not owner occupied, including units rented for cash and those occupied without payment of cash rent.

Rural Homelessness Grant Program. Rural Homeless Housing Assistance Program, which is authorized by Subtitle G, Title IV of the Stewart B. McKinney Homeless Assistance Act.

Secondary Housing Activity. A means of providing or producing affordable housing - such as rental assistance, production, rehabilitation or acquisition - that will receive fewer resources and less emphasis than primary housing activities for addressing a particular housing need (See also, "Primary Housing Activity").

Section 215. Section 215 of Title II of the National Affordable Housing Act. Section 215 defines "affordable" housing projects under the HOME program.

Service Needs. The particular services identified for special needs populations, which typically may include transportation, personal care, housekeeping, counseling, meals, case management, personal emergency response, and other services to prevent premature institutionalization and assist individuals to continue living independently.

Severe Cost Burden. See Cost Burden Greater Than 50%.

Severe Mental Illness. A serious and persistent mental or emotional impairment that significantly limits a person's ability to live independently.

Sheltered. Families and persons whose primary nighttime residence is a supervised publicly or privately operated shelter, including emergency shelters, transitional housing for the homeless, domestic violence shelters, residential shelters for runaway and homeless youth, and any hotel/motel/apartment voucher arrangement paid because the person is homeless. This term does not include persons living doubled up or in overcrowded or substandard conventional housing. Any facility offering permanent housing is not a shelter, nor are its residents homeless.

Small Related. A household of 2 to 4 persons that includes at least one person related to the householder by birth, marriage, or adoption.

Substandard Condition and not Suitable for Rehabilitation. Dwelling units that are in such poor condition as to be neither structurally nor financially feasible for rehabilitation.

Substandard Condition but Suitable for Rehabilitation. Dwelling units that do not meet standard conditions but are both financially and structurally feasible for rehabilitation. This does not include units that require only cosmetic work, correction of minor livability problems or maintenance work.

Substantial Amendment. A major change in an approved five-year strategy. It involves a change to the five-year strategy, which may be occasioned by a decision to undertake activities or programs inconsistent with that strategy.

Substantial Rehabilitation. Rehabilitation of residential property at an average cost for the project in excess of \$25,000 per dwelling unit.

Supportive Housing. Housing, including Housing Units and Group Quarters, that have a supportive environment and includes a planned service component.

Supportive Service Need in FSS Plan. The plan that PHAs administering a Family Self-Sufficiency program are required to develop to identify the services they will provide to participating families and the source of funding for those services. The supportive services may include child care; transportation; remedial education; education for completion of secondary or post secondary schooling; job training, preparation and counseling; substance abuse treatment and counseling; training in homemaking and parenting skills; money management, and household management; counseling in homeownership; job development and placement; follow-up assistance after job placement; and other appropriate services.

Supportive Services. Services provided to residents of supportive housing for the purpose of facilitating the independence of residents. Some examples are case management, medical or psychological counseling and supervision, childcare, transportation, and job training.

Tenant-Based Rental Assistance. A form of rental assistance in which the assisted tenant may move from a dwelling unit with a right to continued assistance. The assistance is provided for the tenant, not for the project.

Total Vacant Housing Units. Unoccupied year round housing units. (U.S. Census definition.)

Unsheltered. Families and individuals whose primary nighttime residence is a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings (e.g., streets, parks, alleys).

Vacant Awaiting Occupancy or Held. Vacant year round housing units that have been rented or sold and are currently awaiting occupancy, and vacant year round housing units that are held by owners or renters for occasional use (U.S. Census definition).

Vacant Housing Unit. Unoccupied year-round housing units that are available or intended for occupancy at any time during the year.

Very Low-Income. Households whose incomes do not exceed 50 percent of the median area income for the area, as determined by HUD, with adjustments for smaller and larger families and for areas with unusually high- or low-incomes or where needed because of prevailing levels of construction costs or fair market rents (This term corresponds to low-income households in the CDBG Program).

Worst-Case Needs. Unassisted, very low-income renter households who pay more than half of their income for rent, live in seriously substandard housing (which includes homeless people) or have been involuntarily displaced.

Year Round Housing Units. Occupied and vacant housing units intended for year round use. (U.S. Census definition). Housing units for seasonal or migratory use are excluded.

Harford County Department of Community Services

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